

# THE CREDIT WORLD

THE OFFICIAL ORGAN OF THE



VOLUME VIII

NUMBER 3

NOVEMBER, 1919

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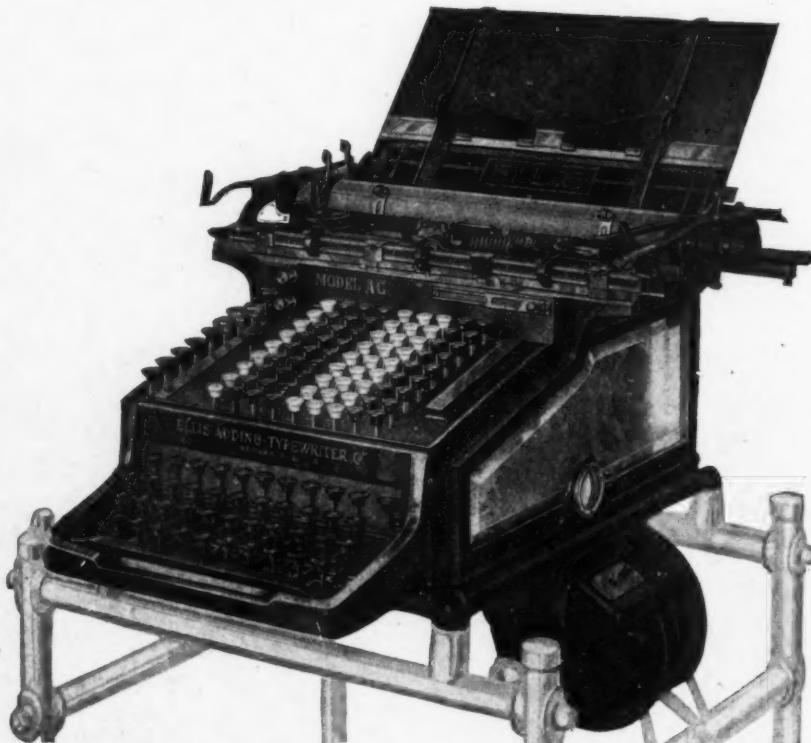
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# THE CREDIT WORLD

OFFICIAL ORGAN OF THE

## RETAIL CREDIT MEN'S NATIONAL ASSOCIATION

EXECUTIVE OFFICES: EQUITABLE BUILDING, ST. LOUIS, MO.

ISSUED MONTHLY BY  
DAVID J. WOODLOCK, EDITOR, ST. LOUIS, MO.

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SUBSCRIPTION—FIVE DOLLARS PER YEAR TO INDIVIDUAL MEMBERS  
THREE DOLLARS PER YEAR TO MEMBERS OF AFFILIATED ASSOCIATIONS

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—WOODLOCK.

# OUR MEMBERSHIP DRIVE IS NOW ON

*We Must Get Ten Thousand This Year*

- You Helped Put Over the Liberty Bond Drive
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*Get A New Member Today*

AND HELP MAKE THIS THE  
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Write direct to Committee Members regarding matters of which they have charge.

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## COMMITTEES FOR 1919-1920

Write direct to Committee Members regarding matters of which they have charge.

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## A Mighty Step Forward



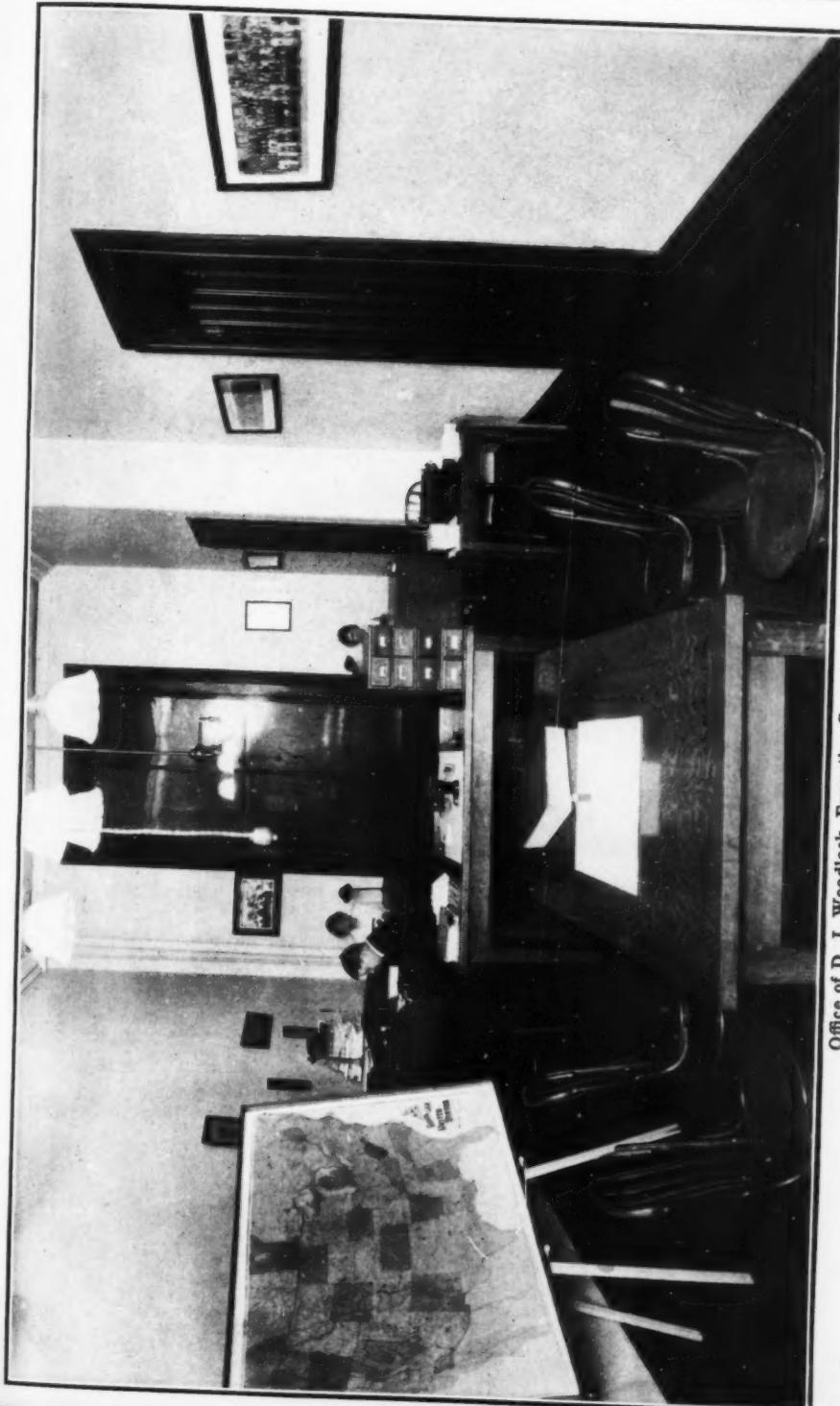
THE St. Paul Convention took a mighty step forward when it decided to open National Headquarters in St. Louis. We had made such a wonderful membership increase in the last two years that the work of handling Association affairs could no longer be done during spare moments, and it was necessary to have a complete office, equipped with desks, filing cabinets, typewriters, etc., so we might keep in touch with all our members.

Mr. D. J. Woodlock, our new Executive Secretary, immediately upon taking up his work, opened and equipped our National Offices in the Equitable building, St. Louis, and in order that you may have an idea of what they look like, we publish, on opposite pages, cuts of these offices.

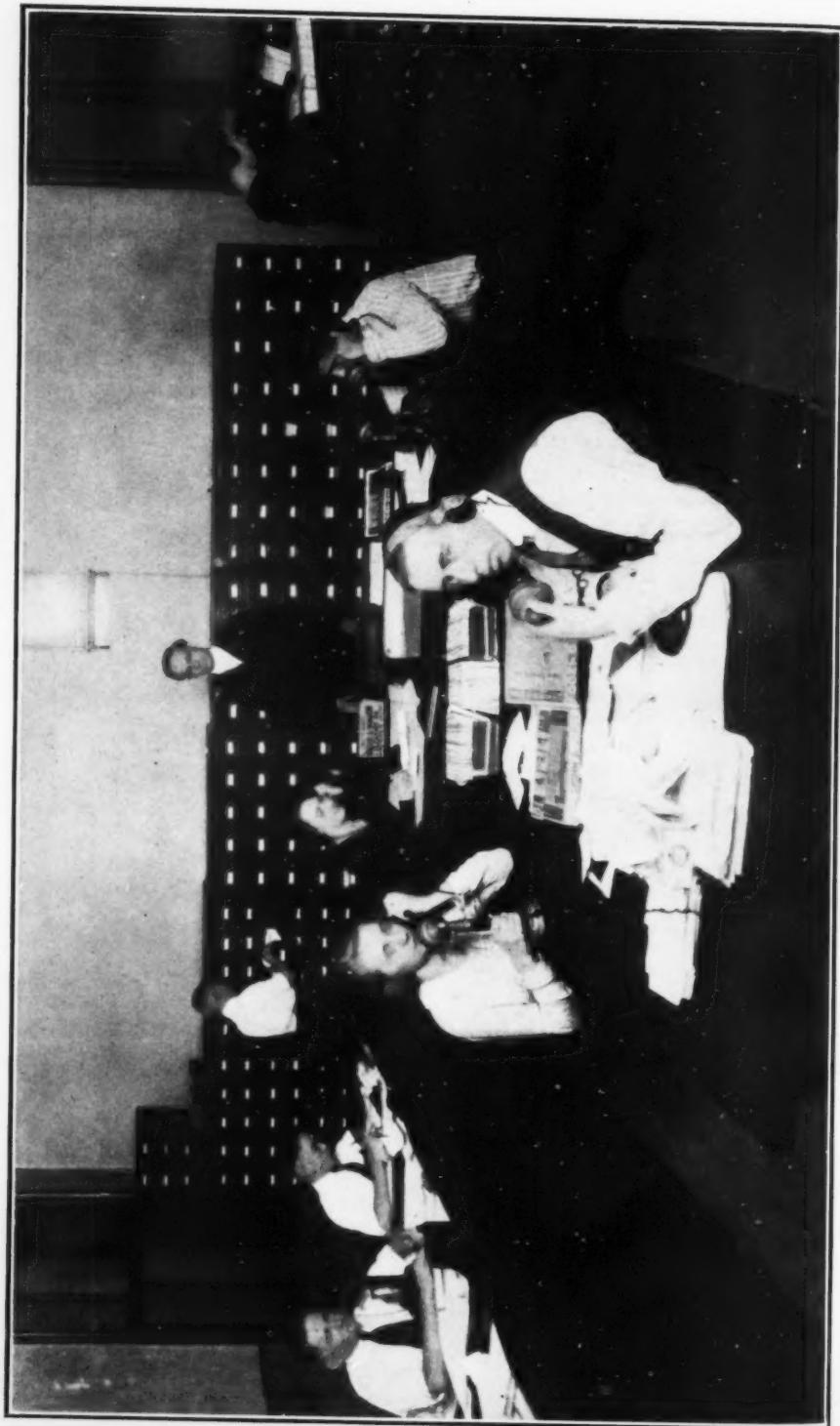
Again we say this is a Mighty Step Forward. It means Increased Service. It means giving you something for the membership fee you pay. It means an Organization of which you can well be proud. It means we have put away the things of a child, and grown to full manhood—and with the realization of the strength of our young manhood we take our place among the Nation's Business Organization with the firm resolve that we will continue to Step Forward until we shall have become the greatest Association of Retailers in the World.

THE CREDIT WORLD

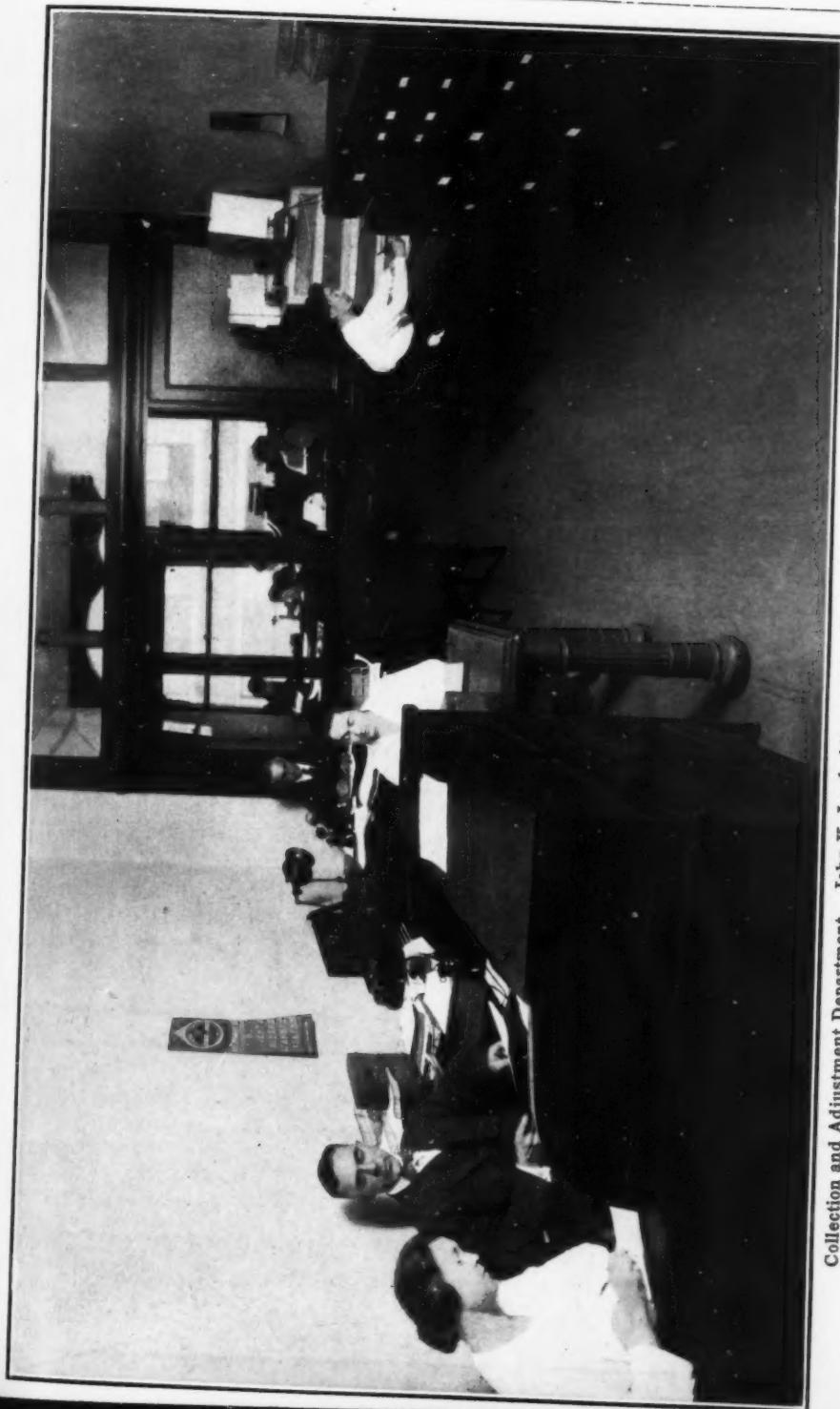
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Office of D. J. Woodlock, Executive Secretary, Equitable Bldg., St. Louis



Credit Interchange Bureau, A. J. Kruse, Mgr., Equitable Building, St. Louis



Collection and Adjustment Department. John K. Lord, Attorney; M. W. Brooks, Manager, Equitable Building, St. Louis

## ENERGY

"THE LIFE JOBS ARE HELD BY THE ENERGETIC MEN AND WOMEN;  
THE THIRTY-DAY JOBS, BY OTHERS."

ENERGY is the electricity that makes the business wheels go 'round. Energy is also like electricity, in that it imparts its power to everything around it.

If you are very energetic and show it to your fellow workers, you will inspire energy in them.

Make a piece of steel into a magnet and it will magnetize everything it touches. Electricity and magnetism and energy practically act the same way.

If you are energetic, you can accomplish great things for yourself and do great things for the house by inspiring energy in others. If you are not energetic, now is the time for you to absorb some of the energy that others are showing, and get busy in your own department to make that a success.

When you see other people energetic, try to draw some of that spirit to yourself. What others do to you, or say about you, matters very little, for it is what you do yourself that counts and by which you are judged.

A great writer once said, "The men and women that have achieved success, are the men and women who have worked more than was absolutely necessary, who have not been content with just sufficient work for the present needs, but have shown the energy necessary to do additional work and to expend all their reserve force in doing things. It is the energy to do good work that equips a man or woman for everything that counts most in life. Man owes his growth chiefly to that striving of the will that conflicts with difficulty, which we call effort. Easy, pleasant work does not make robust minds, does not give men a consciousness of their powers, does not train them to endurance, to perseverance, to steady force of will—that force without which all acquisitions avail nothing."

What a store needs most, and what the owners of a store will eventually give people the big rewards for, is the energy that you put in your work<sup>®</sup> day after day, not one day good work and the next day bad work, but energy at all times to produce good work.

## OUR WORK

At no time has this association been engaged in more important work. At no time has the growth of this association meant more. We have opened National Headquarters in St. Louis. We are becoming a powerful force for good to the retailer. Every new member means added force and increased service. Don't wait to be appointed on a committee; get a new member today.

THE RETAIL CREDIT MEN'S NATIONAL ASSOCIATION,

D. J. WOODLOCK, Executive Sec'y,  
Equitable Building,  
St. Louis, Mo.

## Co-Operation of Merchants in Handling Overdue Accounts

By Mrs. Jeannette L. Perry, of Credit Department, Denholm & McKay Company, Worcester, Mass.

I take for my text today Romans xiii, part of the 8th verse, "Owe No Man Anything," a command which intimates that the practice of contracting debt dates back to very ancient days, but whether or no the office of "Credit Man" existed in that period, I cannot say.

Before getting right down to the subject of today I hope I will not be interpreted as making a Socialistic drive toward Wealth, either of "Capital" or individual wealth. I criticize only what appears to me the indifference of these people toward our merchants who give them credit for merchandise supplied.

My knowledge of this particular attitude shown has been acquired through association with my husband, a lawyer, who at one time conducted a collection department in his office, also in auditing accounts and making income tax returns and lastly two years' service in the office of the Denholm & McKay Company, where I have access to all the charge accounts.

There is an inscription on our court house which commands attention from every passer-by, "Obedience to Law is Liberty," one of the wisest sayings ever quoted and to this might be added, "Freedom from Debt Constitutes Independence," and, as Longfellow says of the Village Blacksmith, "He looks the whole world in the face, for he owes not any man."

The last industrial report available, that of 1917, gives Worcester approximately 3,200 mercantile establishments, which includes five department stores occupying 1,000,000 square feet, and the business of these retail merchants aggregates \$90,00,000.

There are 25,000 people employed in these establishments, the department store of the Denholm & McKay Company having an average of 1,000 persons on the pay roll annually.

The trading population of Worcester and suburbs is approximately 450,000 people.

My attendance at these noon luncheons, listening carefully to subjects presented, has convinced me that a tremendous amount of energy, time and expense has been given by credit men to the so-called "Skips" on their ledger accounts, men and women who are so unfortunate in the management of their financial affairs as to be unable to pay their bills contracted and in many instances do not criminally or wilfully leave town, leaving these bills unpaid, but have to seek employment elsewhere from time to time.

I believe a little more strenuous attention given to overdue accounts of wealthy customers, many of which every merchant carries on his books, would be money and time expended more wisely.

In Worcester, as in every city, there dwells a goodly number of men and women who by their style of living and their business connections are classed as the wealthy people and we have a right to assume from the mercantile ratings given them as well as from our own

observation that they are possessed of very ample means and should pay all their bills very promptly.

These people are served in our stores by the efficient 2,500 clerks, have nearly all their merchandise delivered at their homes, notwithstanding they operate a car which waits outside the door while they shop.

These people attend the most expensive concerts and theaters in town and in Boston, for which they have to pay cash, there being no charge account for this form of entertainment. They belong to several city and country clubs, go frequently to New York and Boston for pleasure, to some Southern resort in winter and to the seaside or country in the summer.

They are contributors to all the charities and worthy causes which are presented to them and are delightful people to meet, and yet many of them are indifferent to paying our merchants for goods and the experience of one store with these people doubtless answers for all merchants' experience.

In opening an account at any store a contract is thus made to pay all bills within the time under which the merchant operates his business, whether it be 30 or 60 days, but very few of these wealthy people live up to these terms, many of them throwing their bills one side for several months without even checking over the items.

At the end of several months, when they feel like paying a lot of bills at one time, they either telephone or call on the merchant with a very old overdue bill and point out some clerical error claimed, or ask for a credit for an article or two which they think was not received or was returned, and this serves as a very good excuse in their opinion for having delayed payment of that bill and much valuable time is taken up in the office and other departments in looking up the claim made after so long a time.

I have in mind a woman who had a very long overdue account who called at our domestic department to trace a wire strainer valued at 79 cents, charged three months previously, then coming to the office with her story finally, and valuable time was taken in producing the original charge slip, showing her that a servant bought it and took it to their summer home, and after convincing her that the charge was correct she paid simply on account until she consulted with the servant girl who had left her employ was working for a social friend in an adjoining town.

Another incident recalled is that of a woman of reputed wealth whose bills ran eighteen months and the husband was sued by the Denholm & McKay Company for the money.

The oldest unpaid bill was returned by the husband with a curt command written in a footnote to transfer a set of furs for \$92.00 to his sister-in-law's account, as she would

make a present of them to her niece, his daughter.

We transferred the charge to the current month's account of the aunt referred to and received our payment promptly in 30 days' time, making about 19 months in all that this item was carried on our books, when by attention given to checking over the original bill when rendered, the item would have been immediately adjusted for payment.

Another instance of frequent occurrence is one of Worcester's millionaire manufacturers sending a check for \$50.00 or \$75.00 on a three or four hundred dollar debt running four or five months, and asking for credit for articles each time as an excuse for having withheld payment, and on inquiring for information to trace these shortages and sending stamped envelopes for replies one never gets an answer.

You all know who these people are. They serve all alike and most any Credit Man could report the same experience in his store.

A short time ago I called one evening at the home of a well-to-do woman of the West side and after dinner she took me to her room and showed me an array of gowns sent up by three Worcester merchants for her inspection, and she had spent most of that day trying them on and parading before the glass to see which she would buy.

Not knowing my position in the Denholm & McKay Company store, she told me confidentially she did not believe in paying her bills at any store in full, because if you did you never got any attention or service from the stores, if you owed a big bill all the time they would be obliged to notice your demands to get their money.

I was very familiar with her heavy overdue account and made a mental note for future use in taking care of her complaints as to service or adjustments required.

This person is one of many who "can look the whole world in the face and owes not one man," but many men.

Merchants have to pay for their merchandise in 30 days or 10 days to get a cash discount, all of which requires a considerable capital or it may be money has to be borrowed from banks at 6 per cent interest to meet these incoming liabilities, and I can look at the subject in no other light than to see that merchants are advancing money for house furnishings, wearing apparel, and many kinds of merchandise for these people.

Notwithstanding the Blue Book rates them slow payers, the ledgers show their accounts long overdue, the merchants continue to sell them all they want and the Credit Man has to pass the charges because he knows the merchant by whom he is employed compels him to.

What, then, is the remedy suggested for this condition?

The co-operation of all Worcester merchants in refusing further credit until the bills overdue are paid in full.

If all agree to do this in this city, can they get credit here? I believe not.

Can they buy in Boston, Providence, Springfield or New York?

Not with the present system of quick communication between stores and the ease with

which merchants can secure detailed information as to individual responsibility.

The fear of losing a good customer is rightly to be considered and I heartily recommend proceeding carefully and tactfully, but people of wealth who allow their accounts wilfully to run over 60 days are, to my mind, troublesome accounts to carry.

Rev. Frank Crane, a former pastor of Union Church, once said, "It is the pennies of the millions that count for something in the churches," and so it is, to my mind, the small, paid-up accounts of the working people that are the most profitable to carry in the retail business.

The first important position I held was in Millbury, Mass., in the office of Buck Brothers, manufacturers of Edge Tools, whose products were sold in every State in the Union and also exported to foreign countries.

The proprietor, Richard T. Buck, was a very conservative Englishman and during my thirty-one years' connection with the firm we never varied from a rule laid down by him "to allow no orders to be filled where the dealers' accounts were overdue and unpaid," his old-fashioned idea being, "If a man can't pay one bill, he can't pay two," and during my eighteen years as office manager we never lost a bill by reason of overcharging and we paid our bills just as promptly as we required others to pay us, because of this conduct of the business.

Many times we were threatened by customers who said they would trade with our competitors if we remained so arbitrary, but we always got these people back again because they had to buy our goods if they kept a first-class hardware store.

Business methods have changed since then, I admit, details are systematized, competition in retail trade is greater than in previous years, greater efforts are made to secure trade and keep it, but the old statement remains still true that if one cannot pay a bill of one hundred dollars promptly he surely cannot pay a bill of two hundred dollars.

There is occasionally an exception to this rule where one receives a quarterly dividend as an income or annuity or an allowance from an estate under settlement, but these accounts are specially extended and are not included in my discussion.

Many times a merchant is forced to go out of business just because he cannot carry such long overdue accounts, when he has not sufficient capital himself and cannot secure sufficient loans at the bank to pay for his merchandise.

A number of Worcester merchants have given this reason as having forced them to give up a good business and as they are well known I will not take time listing them.

I number among my personal friends a merchant in New York City who had a very fair capital to start with several years ago, and opened a fine tea and coffee store on Fifth Avenue.

He had the most desirable trade in the city, to all appearances, and for several years he labored under a severe mental strain to pay

his own bills and began borrowing money to do so.

Finally he was forced into bankruptcy and, on looking at his books, it was found many of New York's wealthiest families owed him thousands of dollars, one millionaire's account running up to \$25,000 for tea and coffee, which would be paid, no doubt, some time, but what could the merchant do in the meantime, when his accommodation at the banks was exhausted?

I read with great interest an article in the New York Times of a discussion at the recent meeting in St. Paul at the National Credit Men's Association on the "Abuse of Credit."

The speakers were quoted as referring to individuals who opened credits by false statements to Credit Men, or bought goods which they knew would be difficult to pay for and who were overpersuaded by a beguiling sales clerk, and many other phases of the question quoted, but not one allusion was made to these indifferent people of wealth who, to my mind, abuse their credit privileges.

I particularly emphasize the length of time taken to pay their bills, not entirely the amount owing.

Where a customer's limit of credit has gone on record as \$50.00 some years ago, he must

now under present prices be accorded \$100.00, which does not mean he is buying more merchandise; he has to pay double in price what he formerly did, it is the overdue condition of the accounts rather than the amount which is the subject of the criticism.

I am firm in my belief that if these slow accounts were handled alike by all merchants and customers told in a tactful, courteous way that their accounts must be paid when overdue before further credit is given that good results would follow.

They do not think of the merchant as being handicapped from a financial point of view by their indifference.

If this plan does not seem wise to adopt, the merchants should at least require them to pay 6 per cent interest on all overdue accounts, just as they would be required to do if they went to their bank and borrowed this amount of money which they certainly are borrowing when their accounts run sixty, ninety, one hundred and twenty days, and eighteen months.

In conclusion I will say that it is very easy to preach a sermon to an intelligent audience, but it is not always easy to induce the hearers to practice what the preacher says, and it is often said of preachers that they never practice what they preach.

#### NOTES FROM THE MEMBERSHIP CAMPAIGN

##### CLEVELAND WILL BE THERE

Retail Credit Men's National Association,  
613 Locust Street,  
St. Louis, Missouri.

Gentlemen:

Cleveland Credit Men and Women, members and non-members (the "non" is coming off) of the National Association, wish to congratulate directors in their selection of St. Louis for the headquarters' city and in appointing Mr. D. J. Woodlock as Executive Secretary. We're with you, coat, vest'en all. If you expect more, feel free to call on us.

This live-wire city is now making plans for 1920. By city, we mean the entire State of Ohio and other suburbs. The pep is going to overflow, by force or otherwise, into broader fields.

To indicate in a very personal way that we mean business, request is hereby made that you list Cleveland as one of your "more important" points to visit in the very near future. Just let us know when and we'll do the rest.

Please accept our hearty good wishes for a most successful year. If there is anything, large or small, that Cleveland can do to help the cause, we're here to do it.

Respectfully yours,

W. SLATER, President.  
W. H. GRAY, Secretary.

#### A FLYING TRIP

Mr. D. J. Woodlock, the Executive Secretary, left St. Louis, Sunday, October 26th, and spent Monday, October 27th, in Chicago, where he conferred with his predecessor, Mr. L. S. Crowder of Mandel Bros. Mr. Murtaugh, President of the local Association and other Credit Men, all of whom are working hard to help us reach the 10,000 mark. On Tuesday, October 28, he was in Cleveland, where he attended the Quarterly Banquet of that very live and progressive Association. State Chairman W. H. Gray and President W. Slater guaranteed 300 new members for Cleveland alone. The city has been divided into districts and trips to the Detroit Convention with all expenses paid, are the prizes for the winning team. Cleveland has one of the best local Associations in our organization. The following day, Wednesday, October 29th, the Secretary was in Pittsburgh, where he reported to Col. Blackstone and made plans for an extensive membership drive. He was a guest at noonday luncheon of the Pittsburgh Retail Credit Men's Association and was assured by State Chairman McConnell that Pennsylvania would show a large membership increase this year.

The Secretary returned to his desk on Thursday, October 30th. The accumulation of four days' mail was so great it was necessary to work two nights to catch up.

#### IMPORTANT

It has come to our notice that a solicitor has been calling on credit men in Eastern cities, endeavoring to secure their subscriptions to a credit magazine. This party has no connection with this office and the CREDIT WORLD is our only official publication!

## LOCAL ASSOCIATION NEWS



## A REAL "LIVE" MEMBER

Wm. H. Gray, better known among his associates as "Bill" Gray, is one of our most enthusiastic members. He is Secretary of the Retailers' Division of the Cleveland Chamber of Commerce, Secretary of the Retail Credit Men's Company, and Manager of one of the best Rating and Interchange Bureaus in the country. With all these duties, he did not hesitate to accept President Blackstone's appointment of him as Membership Chairman for Ohio and has started to work. He expects to have five hundred members in the Cleveland Association, and is planning to charter a boat and take the entire outfit to the Detroit Convention. Gray's slogan is, "Nothing Impossible."

## WITH APOLOGIES TO RUDYARD KIPLING

## I.

A fool there was, a credit man,  
(Even as you and I).  
Who gave his goods, with a lavish hand,  
To all who approached with visage bland.  
He thought he was simply grand.  
(Even as you and I).

## II.

For rating books he had small use,  
(Even as you and I).  
Special reports he deemed an excuse,  
Interchange only a slippery noose,  
To separate him from the gold-egged goose.  
(Even as you and I).

## III.

On character analysis he was strong,  
(Even as you and I).  
He could gaze at faces all day long,  
Tell which were right and which were wrong;  
Life for him was one grand, sweet song,  
(Even as you and I).

## IV.

But he got his and got it right.  
(Even as you and I).  
A sharper who left in the dead of night,  
Caught him good and "bled him white,"  
"Strafed" him till he shivered with fright,  
(Even as you and I).

—J. W. McConnell, Carson, Pirie,  
Scott & Co., Chicago.

CREDIT MEN ORGANIZING CREDIT  
INTERCHANGE BUREAU

The Associated Retail Credit Men of Springfield, Mo., are perfecting plans by which they will have in operation very shortly an interchange credit bureau along the line of the St. Louis bureau conducted by the Associated Retail Credit Men of St. Louis.

On October 29 and 30 three representatives of the St. Louis Association, namely E. B. Heller, M. W. Brooks and the writer, went over with the Springfield credit men, in detail, the methods so successfully used by the St. Louis merchants in the interchanging of credit information. Mr. John Byng, Secretary of the Springfield Association, also proprietor of the Credit Exchange, is assured of the hearty support of the merchants of Springfield in his endeavor to put into operation a bureau of real service to the membership.

Ledger information as the basis of credit is becoming more and more a recognized fact by the leading merchants of the country. So enthused are they becoming that it is only a question of a few years when all organizations throughout the country will have as their principal activity, the interchange of ledger information, whether it be through a merchants-owned bureau or privately owned, being immaterial, but in either case it will be controlled or directed by the credit man.

A. J. KRUSE.

PRACTICAL VALUE OF CREDIT  
BUREAU

A member of the St. Louis Association telephoned the St. Louis Bureau for information on an out-of-town resident, giving them all information in their possession concerning the applicant, and from information received by the bureau a short time previously, indications were that it was an undesirable account, in as much as bills were being repeatedly sent to attorneys for collection without results, etc. In the course of twelve hours the St. Louis office received eight inquiries on this individual, resulting in a refusal to credit by the St. Louis trade. In this particular case each merchant saved as much if not more than the Bureau cost him during the year 1919.

A. J. KRUSE.

## "GO-ETTERS"

A Western general merchandise store inserted the following card in the local weeklies:  
"All persons indebted to our store are requested to call and settle."

"All those indebted to our store and not knowing it are requested to call and find out."

"Those knowing themselves indebted and not wishing to call, are requested to stay in one place long enough for us to catch them."

## SOUTH DAKOTA

State Chairman M. T. Coogan, Sioux Falls, has begun to get results and has asked for more application blanks.

## LOCAL ASSOCIATION NEWS

## TULSA CREDIT MEN HOLD NEW KIND OF BOXING MATCH

When M. D. Creel, chairman of the Stunt Committee of the Associated Retail Credit Men of Tulsa, Okla., walked into the private dining room at the Y. M. C. A. the other evening, where the 6:30 luncheon and meeting of the credit men was held, he was hailed by such questions as, "Did you bring the box?" "If Dempsey was here, would the question box?" The "kidding" was due to the fact that Mr. Creel had announced at a former meeting that he would stage a "Question Box" at the next luncheon.

Just what kind of a box that would be, none of the members were sure, but before the evening was over they found out, and now they want to have a "Creel Question Box" at every meeting, as one credit man expressed it. After the meeting had transacted regular and special business and had listened to addresses from Paul Prager, well known credit man from New York City, and H. H. Calvin, a credit man formerly from Oklahoma City, the evening was turned over to Mr. Creel.

A mysterious hush fell over the room, keys clicked as they were turned in the doors, even the lights seemed to catch the spirit of the thing, and grew dim, as the boss of the Stunt Committee passed a slip of paper to each credit man present; bending low he whispered to each to write thereon a question, some question regarding the opening, collecting or closing of a retail credit account. Interim; the scratching of pencils. After collecting the questions, Mr. Creel took his place at the head of the table, and after rising to his feet and reading each question slowly, leveled an angry, accusing finger first at one quaking credit man and then another, then in his best pulpit voice sent forth his own question, "What would you do in that case?" Here are some of the questions asked, how would you answer them?

"Why should a credit man get the names of applicants' relatives, when taking an application for credit?" "Why is it important for a credit man to have a file of the signatures of the business men in the city, who are apt to want to cash checks or do business at his store?" "How much credit should be extended to a man or woman on a monthly salary, who is earning from \$125.00 to \$200.00 per month, with no other income, in case the moral risk is fair?" "If one of your good credit customers, who is successful in his business, changes that business to one in which you are not sure he will make so much money, would you cut his credit limit down, or extend him the same accommodation as in the past?" "Do you continue an account with a customer who does not pay according to terms?"

## PHILADELPHIA CREDIT BUREAU GROWING

Philadelphia, Aug. 29.—During the past few weeks many well known houses on Market and Chestnut streets have taken memberships in the Retail Credit Bureau of the Philadelphia Chamber of Commerce, and this department, as a result, is making greater headway than at any time since it was organized more than a year ago. The membership now includes more than two-thirds of the representative retailers of the city and the number is increasing consistently every week.

From applications for five to ten ratings per day when the bureau was organized, the number has increased to sixty to one hundred per day, and the service has been materially improved and broadened in scope. More than 500,000 names are now listed in the files. The greater the co-operation given to the Retail Credit Bureau, the greater will be the service rendered to each individual subscriber.

## RETAIL CREDIT MEN'S CLUB OF CHICAGO FORMED

Chicago, Sept. 6.—The retail credit men of the city have formed a club and have incorporated it under the name of "Retail Credit Men's Club of Chicago." The object of the club, as stated in the articles of incorporation, is "To associate the retail credit men of Chicago into closer relationship for the purpose of interchanging ideas and rendering mutual assistance; to disseminate literature and information on the subject of retail credits between its members and affiliated organizations; and to concentrate their efforts in matters of legislation and law enforcement, and for the mutual welfare of its members." The incorporators and first board of directors are: J. C. Conway, A. H. Davis, James H. Olner, L. J. Rice and Henry C. Nickel.

## WICHITA CONSIDERS DRASIC METHODS AGAINST "DEAD BEATS"

Wichita, Kan., Oct. 16.—The Retail Credit Association at a meeting this week discussed the advisability of publishing in the newspapers the names of those persons in the city who make a practice of moving from place to place and leaving unpaid bills. It was the general sentiment that if some of these persons, who have been running bills with merchants and refusing or neglecting to pay, did not make a satisfactory settlement, they would be given publicity in the press as dead beats. The Wichita Credit Association is determined to wipe out the practice and is ready to employ rather drastic measures, if necessary.

## LOCAL ASSOCIATION NEWS

### BOSTON STORES PLAN TO HOLD "PAY UP" DRIVE

#### Full Page Advertisements to Be Published by Retail Credit Men's Association to Urge Prompt Settlement of Accounts.

Retail credit men of Boston are planning to conduct a "pay up" campaign, to impress the local public with the importance of prompt settlement of accounts and to arouse a stronger sense of obligation on the part of debtors.

A committee is to be appointed by the Retail Credit Men's Association of Boston, according to William J. Starr, secretary, who was in New York yesterday, to take up with the leading retailers the question of conducting such a drive.

In such a campaign, said Mr. Starr, the retail credit men would count upon the support of the Retail Trade Board of the Boston Chamber of Commerce. One of the plans would be to publish a whole page advertisement telling the public what the association is for and advocating the general settlement of past due accounts. Possibly such a page would be published twice.

The Boston association is now conducting a membership drive, which is bringing good results, said Mr. Starr.

A "scrap book" of business literature and credit forms is kept at the offices of the Boston association, and is sent to the office of any credit man who asks to see it for a time. This enables the credit man to study the forms at his leisure, in the privacy of his own office, and furnishes him many original ideas which he may be able to adapt in his own work. The book is always at hand during association meetings, so that questions relating to forms or other types of literature can be settled by reference to the collection.

### HE STOPPED THE LEAK

An old charge customer of Ditter Brothers of Yakima, Wash., owed the store \$15 on account. A day or two after her statement was mailed to her she came in, bought \$15 worth of merchandise and paid for it by check.

On the first of the following month the store sent her another statement for the \$15 still due on account. To the surprise of the credit manager, the woman appeared a few days later and said she had already paid the bill. In support of her claim, she showed a canceled check for \$15, payable to Ditter Brothers.

The credit manager had his own suspicions—suspicions which were confirmed by looking up the duplicate sales slips. Nevertheless, he had no proof that the \$15 had been tendered in payment for the new merchandise, and not on the old account. He had to do what many a merchant has been compelled to do in similar circumstances—grin and bear the loss.

Inasmuch as the store had been duped in

this way once before, the credit manager decided to prevent such losses in future. So he got a stamp bearing the words, "Received on Account." All checks tendered in payment on account are now stamped with these words—whenever possible, before the customer.

Hence the store can point out that any check not bearing this stamp was tendered in payment for new merchandise and not on account. The system isn't infallible, of course, but most of Ditter Brothers customers know of the practice and knowledge of it exerts a wholesome moral effect on possible deadbeats. At any rate, the store has suffered no losses of this kind since the stamp was bought and applied.

### MEMPHIS DOCTORS OPEN FIGHT AGAINST BAD DEBTORS

Physicians of Memphis have organized to protect themselves from "dead beats."

At a banquet of the Physicians' Business Bureau held Thursday night at the Chamber of Commerce it was decided that the members of this bureau would ally themselves with the Retail Credit Men's Association. Forty doctors signed the contract with the association last night, and Dr. William Britt Burns, chairman of the physicians' committee on arrangements, stated that he expected practically all of the 216 members of the Memphis and Shelby County Medical Society to sign in the near future.

George A. Lawo, president of the Retail Credit Men's Association, was present and explained the advantages which the doctors would derive by joining that organization. Mr. Lawo pledged his personal services to every physician in securing entire satisfaction from the work of the association.

Last winter the Physicians' Business Bureau was formed for the purpose of obtaining better collection of accounts. It was not long before the doctors fund that it required more than mere moral suasion to compel payments; even the threat of concerted action on the part of the bureau failed to cast terror into the hearts of poor-pay patients. It was felt that a more formidable weapon was needed to convince the people that the doctors meant business. In the opinion of some of the leaders of the profession, this weapon was to be found by joining the Retail Credit Men's Association.

The case was forcibly presented to the physicians last night by Dr. J. L. Jelks, president of the Physicians' Business Bureau. He pointed out the need of economic pressure to secure payments, and he showed how this will be accomplished by affiliation with the local credit association.

In the future anyone who fails to pay his doctor's bill will be refused credit by the leading mercantile establishments of the city. It is not the purpose of the physicians to exact payment with this weapon from those who are unable to pay, usually classed as charity patients.

## LOCAL ASSOCIATION NEWS

## COLORADO

Mr. C. M. Reed, State Chairman, Denver, and Director Leonard are putting the pep in Colorado. Watch next month's issue for results.

## DISTRICT OF COLUMBIA

We made no mistake in selecting Mr. D. David Sanger of Washington, State Chairman. He has already sent in five new members.

## MASSACHUSETTS

That enthusiastic and willing worker, Mr. James Wilson of Worcester, who is State Chairman, has got started and five new members have arrived as a result of letters he wrote.

## MICHIGAN

Chairman H. C. Sparks of Detroit realizes that his city and state will entertain the convention next August and is on the job resolved to have Michigan well represented.

## NORTH AND SOUTH CAROLINA

We were never very strong in the Carolinas, but watch State Chairman M. Lipinsky of Asheville, N. C. Already four good ones have come in.

## PEERLESS TENNESSEE

Not satisfied with breaking the records for membership increase last year, Mr. Dave Gaut of Memphis, State Chairman for Tennessee, has taken a flying start this year.

Nashville, under the leadership of that sterling old war horse, Colonel R. H. Poindexter, has already reported forty-five new members.

Knoxville, with Mr. T. D. Easterly in charge, has sent in five, and Chattanooga, with Mr. J. R. Scott as leader, has reported twenty.

## NEW YORK PROMISES ONE THOUSAND NEW MEMBERS

That hustling Secretary of the New York Association, who is also State Chairman, Mr. J. M. Connolly, has arranged a campaign that is bound to bring results. Every block in New York will be canvassed in a systematic manner. Already he has sent us thirty new members, and the big drive will reach its climax on November 15, with a banquet, for which over five hundred reservations have been made. Colonel Blackstone, our President, will attend.

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## DAVENPORT, IOWA

We had our first credit club meeting this week, with fifty-six members present. We discussed delinquent accounts, lists of which were furnished by the members. All seemed interested and since the meeting several have reported the collection of old accounts, in one case an account of \$57.50 was collected through the member learning address and occupation of the party at this meeting. We also advertise it strongly, and merchants have slow payers called on the telephone and tell them their account will be discussed if it isn't paid before the meeting.

HELEN I. CROWL, Sec'y.

## KNOXVILLE (TENN.) CREDIT MEN APPLY FOR STATE CHARTER

Knoxville, Tenn., Oct. 29.—The Retail Credit Men's Association has filed application for a State charter. John Morrell, president of the association, stated that the work of the association has increased to the extent that it was considered advisable to form a corporation.

The officers in addition to Mr. Morrell as president are: L. H. Petree, vice-president; R. M. McMillan, secretary-treasurer. The association is in splendid condition and has recently received a large number of new members.

The hottest weather ever known for October is now in full force, and Tennessee is in the throes of a bad offset of business. The winter and fall trade has fallen off heavily.

## IT IS UP TO YOU

You can do dozens of things that the first ten Presidents of the United States could never do. You know more at your age than Abraham Lincoln ever learned all his life. George Washington never did see a street car, or press a button and have the room flooded with light. Abraham Lincoln never used a telephone or saw an automobile. Even Solomon in all his glory never went to the movies. You can know all that these men ever knew. You can know what hundreds of other "big men" in their day knew. You can be a bigger person than any ten of the most noted men of the world. What do you want to do? What do you want to be? You must have a desire to be something, if you are going to amount to anything. If you think you can't—you can't. If you think you can—you can.

THOS. E. WILLIAMS  
of  
Williams Lumber Co.,  
Springfield, Mo.  
Member Associated Retail Credit Men  
of Springfield  
Died October 15, 1919.

## LOCAL ASSOCIATION NEWS

**WASHINGTON, (D. C.) RETAIL CREDIT MEN TO DISCUSS BAD CHECK LAW**

Washington, Oct. 25.—The Retail Credit Bureau of the Merchants' and Manufacturers' Association will at its next meeting take up two very important phases of store finances. First, having enacted a bad check law, and, second, putting through a garnishee law operative on Government employes. It was pointed out that at the present time a Government employe who does not wish to pay his bill can simply defy the merchant in question as there is no law that will compel him to pay.

**NEW YORK RETAIL CREDIT MEN PLAN TO STUDY EVERY PHASE OF CREDIT GRANTED DURING COMING YEAR**

The next twelve monthly meetings of the Associated Retail Credit Men of New York will be devoted to a series of talks and discussions on a range of subjects which will comprise almost every phase of policy and method in the operation of a credit department in a retail store.

The program was adopted at the meeting of the association held last night at the Bush Terminal Building, upon the report of J. B. Auerbach, of Bloomingdale Bros., chairman of the educational committee.

Each of the twelve subjects will be assigned to a member who, in the judgment of the committee, is best fitted and equipped and discuss it before the association. Especial precautions will be taken by the committee to see that the subject is handled in satisfactory manner.

**Committee Members Will Direct Program**

One of its members, W. T. Simmons, of Asker, Merrall & Condit Co., will be assigned to "subject follow-up work." It will be his duty to go over the data as is prepared by the credit man who is to make the address, and to see that it is in such shape as to be worthy of presentation before the association.

Another member of the committee, T. V. Gould, of Oppenheim, Collins & Co., Brooklyn, will handle the "quiz, detail and outline work." He will follow up the work of the subject man by studying the detail of the work covered by the subject under preparation, and will be in charge of the discussion which will follow the address.

Stenographic records will be kept of the talks and discussions, and it is expected that they will afford a valuable reference file covering the complete functions of an up-to-date credit department. J. Kinghorn, of G. C. Gunther's Sons, will be "library and file man" and will see that the reports and the papers connected with all addresses are properly indexed for future reference.

E. Thompson, of Saks & Company, will be in charge of publicity for the educational meetings, and will distribute announcements, letters, leaflets and association bulletins.

**ZELCH ELECTED HEAD OF PITTSBURGH CREDIT MEN'S ASSOCIATION**

Pittsburgh, Pa., Oct. 22.—Announcement was made at the meeting of the Retail Credit Men's Association of Pittsburgh, held the first of the week, that President Franklin Blackstone, of the Retail Credit Men's National Association, had organized a committee for the purpose of making it difficult for bad check operatives to carry on their traffic.

The whole country is being organized into zones and in these zones the various associations will be notified by the association within the zone, whose members receive bad checks, of the presence of the person using them, and in this way bring about a perfect working system in the effort to catch the offenders. The St. Louis association sent some facsimiles of checks that had been passed in that city recently.

Another important step was taken at the meeting when Col. Blackstone of the Pittsburgh association, who retired after the annual election as president of that body, announced the formation of an adjusters' committee within the Pittsburgh association, this being his last official act. The purpose of it is, of course, a matter of protection in the adjustment of accounts and goods, and the Pittsburgh stores have been much abused in this particular.

The members of the committee which will be enlarged are: J. T. Conners, Kaufmann & Baer Co.; James A. Fortune, McCreery & Co.; P. E. Pridday, Kaufmann's Department Stores; C. J. Hanlan, Kaufmann Department Stores, and W. T. Speer, Jos. Horne Co. Others will be added to this list and in order to do so, it will be necessary to bring some new members into the association, but this will be done.

**May Change Scope of Organization**

A motion to change the name of the association to the Retail Credit Association, so as to broaden its scope and admit merchants not particularly credit men, was proposed but the motion was laid on the table until the next meeting night. It was thought that the subject was one that needed much thought before final action.

The election of officers resulted in the following ticket being chosen: J. H. Zelch, Frank & Seder, president; A. D. Sallee, Farmers' Deposit National Bank, vice-president; J. R. Jackson, Campbell's Department Store, treasurer; F. A. Caten, D. P. Jones Mercantile Agency, secretary, and the following directors: Miss L. Alexander, Solomon-Bibro; Louis Beigel, East End; H. C. Engel, McCreery & Co.; H. W. Leonard, Jos. Horne Co.; L. Sondheim, Rosenbaum Co.; F. C. Spreen, McCreery & Co.

The report of the secretary and treasurer showed that the Pittsburgh association now has 237 members, a gain of 108 for the year, and that there is \$625 in the treasury, with all bills paid, and about \$3,900 collected for the year.

### MINNEAPOLIS THANKS CONSUMERS FOR AID IN PAY-UP CAMPAIGN

#### Minneapolis Credit Body Publishes Full Page Ad—Results of Drive Were Excellent

Minneapolis, Minn., October 17.—In a full-page advertisement in one of the local papers, the Minneapolis Retail Credit Association thanks consumers of the city who have co-operated with the organization in its campaign to secure the prompt payment of bills.

The association has for some time been conducting a campaign of education and co-operation through the press, and declares that it has met with the hearty support of the buying public. "Bills have generally been paid more promptly and credit buyers have shown a real willingness to meet their creditors more than half way in paying current accounts, as well as toward cleaning up past due bills," says the association.

In conclusion the organization declares:

"Those who were apt, occasionally, to be careless or negligent in attending to their bills promptly, have shown greater zeal in meeting their bills on the first of each month, or, if they were not able to pay promptly, to explain their position and to make arrangements for payment at an early date.

"The Minneapolis public has learned and realized as never before how important the prompt meeting of all bills is to the very life and prosperity of Minneapolis and the Northwest, and especially how much the cost of doing business and the retail cost of goods depend upon the good credit of those who buy.

"To the many who have realized the importance of the message contained in this series, and have responded heartily by prompter payment and better co-operation with creditors, the Minneapolis Retail Credit Association extends its sincere gratitude and appreciation. Truly, by their efforts, the wheels of retail business are turning more smoothly, resulting in direct benefits to buyers in better goods at lower prices plus liberal credit accommodations.

"To the small number who have not yet realized how important to their own welfare as well as to the welfare of all who run bills is the prompt payment of obligations, the association only wishes to point out that their records are known and listed, and they will find it increasingly difficult to get credit. The remedy for this condition lies with them entirely. Prompt attention to bills received is all that is necessary. To those temporarily embarrassed, a simple notification to your creditor will bring his hearty co-operation as to methods and time for payment. Pay your bills promptly for the sake of your own prosperity and the prosperity of the Northwest."

### GRAND RAPIDS INCREASING MEMBERSHIP

This is one of our baby local associations, but it is developing into such a healthy child that it has already started a "pay promptly" campaign. Watch Grand Rapids at the Detroit Convention.

### LOS ANGELES HAS "SCHOOL" FOR CREDIT MEN'S INSTRUCTION

#### Novel Educational Affair to Be Staged by Association

A "school," wherein will be exemplified many of the emergencies met in credit departments of retail business establishments, will be conducted at the monthly meeting of the Retail Merchants' Credit Association, in the auditorium of the Broadway Department Store.

Members will take the parts of credit applicants and credit grantors and conduct wholly impromptu negotiations based on their actual experience.

For example, "A Single Man Seeks Credit," S. D. Springer of Hamburger's, applicant; Sam Kawin of Desmond's, credit man. "Young Woman, Employed, Desires to Open Charge Account," Miss Z. D. Carr of the Credit Association, applicant; Miss E. L. Brugmann of Robinson's, credit woman. The program further consists of, "A Divorcee Wishes to Establish Her Individual Credit," Mrs. Charles Franklin of Weatherby-Kayser's, divorcee; L. M. Crossthwaite of Barker Bros., will ask questions. "Husband and Wife, Both Employed, Wish to Have an Account," Miss Alberta Gude of Gude Shoe Company, the wife; F. Schultz, Bullock's, examiner. "A Widow with Eastern Antecedents Applies for Credit," Miss D. Bastable, the Unique, applicant; E. M. Hitchcock, Ville de Paris, credit man. "Husband and Wife, New Arrivals, Would Open Charge Account," Miss C. Huff, Jevne's, represents family; K. L. Lippett, Hamburger's, credit grantor. "A Gentleman of Large Means, Long Resident Here, Now Desires Accommodations," G. B. Zartman of the New York, gentleman; B. G. Voight, California Furniture Company, interrogator.

The meeting is open to all who are associated with credit work in the retail stores.

### MINNESOTA CREDIT MEN ELECT OFFICERS

Minneapolis, Minn., Oct. 19.—C. J. Nagel, credit manager of the John E. McDonald Lumber Co., was elected president of the Minneapolis Association of Retail Credit Men at its annual meeting here last week. Mr. Nagle was recently appointed State membership chairman as a result of the conferences held at St. Paul during the meeting of the Retail Credit Men's National Association.

Others elected at the annual meeting, which was held at the tea rooms of the Dayton Co., are: C. A. Peterson, vice-president, and Miss P. A. Johnson, treasurer. S. L. Gilfillan was re-elected secretary, F. W. Funk, J. C. Vincent, Willard Lobdell and O. F. Carlson were elected directors.

O. J. Thorp, retiring president, read his annual report showing that the local association had gained 66 new members during the year, bringing the total up to 165.

A committee was appointed to consider the organization of groups of members engaged in similar lines of business.

**A GOOD LETTER—IT BROUGHT W. H.  
WRIGHT & SONS MANY NEW  
CUSTOMERS**

We do not find your name on our list of charge customers, so we take this opportunity of offering you the services of our credit department.

A charge account has many advantages:

A complete record of all our charge customers forms a mailing list to which goes first-hand information of special selling events.

Some sales are advertised only to this list.

There are times when one has not the ready money, yet would like to take advantage of special sales. A charge account offers this opportunity.

One who has a satisfactory charge account receives a credit rating among the merchants of the city, which is truly a valuable asset.

Just call at any time, select the merchandise you desire and say, "Charge it." We will be glad to serve you.

Yours very truly,

W. H. WRIGHT & SONS CO.

Credit Mgr.

**MILWAUKEE CREDIT ASSOCIATION  
GIVES SOCIAL ENTERTAINMENT**

Milwaukee, Wis., Oct. 24.—The Milwaukee Society of the Retail Credit Men's National Association, which heretofore has held only business meetings, departed from the customary nature of its sessions by giving a dinner dance and social evening at the Wisconsin Club, Grand avenue, Ninth to Tenth streets, last Wednesday. The affair was designed to promote better acquaintanceship and good-fellowship and members were privileged to be accompanied by their ladies. Invitations also were extended to the heads of the firms, with their wives, by whom members are employed. The party was informal. Dinner was served at \$1.50 per plate and all other expenses were defrayed out of the association treasury.

**BEST & CO. (NEW YORK) CREDIT  
EMPLOYEES DO JUSTICE TO  
HALLOWE'EN**

Employees of the credit department of Best & Co. were the special guests at a Hallowe'en party held in the Toy Shop of the store last night. There was certainly material enough on hand for the decorations of the occasion. The miniature pool was a great aid for the apple-ducking contest. Hallowe'en souvenirs were distributed.

## SUPPLIES FOR CREDIT MEN

The National Office is prepared to furnish our members with these items at actual cost:

Collection Stickers..... \$2.00 per M.

Collection Inserts..... 2.00 per M.

*These will help you collect the old accounts.*

Electrotypes of Emblem, for use on your letter heads or bills..... \$1.00 each

R. C. M. N. A. Inquiry Blank (blocked)..... \$4.50 per M.

*Adopted by this Association after considering the merits of over 100 forms submitted.*

Address orders to

**RETAIL CREDIT MEN'S NATIONAL ASSOCIATION**

Equitable Building

ST. LOUIS, MO.

## SIT TIGHT

By J. L. White, Credit Manager, Rosenthal's, Baltimore, Md.

I had the pleasure and honor not long ago of being present at a meeting of the Credit Association of Baltimore. When I came away from this gathering of credit men, who were representatives of the different credit stores of this city, and I had heard of the general opinions in regard to the extension of credit for the coming season, I must confess that I was fully in accord with what had been spoken. I should suggest to every credit man throughout the country to use as their motto, "Sit Tight." I do not want the readers to misconstrue my meaning, and curtail credits to such an extent that they may injure the business of their firm, or have their ability questioned, but I do mean that before you extend credit to new accounts, as well as old, you should, as a protection to your customer and your firm, be more careful than ever in the extension of same. In the first place, merchandise is high. The cost of living is higher today than has ever been known. The condition of our country is very unsettled, and with these facts in view, is enough to go along very cautiously. Do not get away from the fact that the credit man's position today has become one of many trials throughout the course of the day. He cannot please all. The customers want to know why their purchase was rejected. The sales people lose patience after making the sale, and last, but not least, the members of the firm, who, no doubt, this season have bought heavier than in any previous year, want to see their goods go out, sacrificing all the principles of safe and sane credit to reduce their stocks. The credit man should remember and must remember that upon him stands the failure or success of his firm. He must remember upon him all eyes are focused, in his individual capacity, as the sole dispenser of his firm's finances. He cannot afford more than ever to be swayed by opinions of those who employ him, or by those with whom he is employed. He must have absolute power to judge for himself from the customers' past transactions and his present financial conditions.

The credit man is only human; his mistakes are made only in good faith, but when there may be so much money involved he should be left alone from criticism. There should also be taken into consideration by all credit houses or houses that extend credit the credit man is a very important sales person. What he sells may be easy to dispose of, but the hardest to realize a profit. He sells credit and naturally should understand what he sells. The credit man is in a position not alone to study his customers, but the accounts as well, not alone personally but financially.

What do we have today to reckon with seriously? The first place, a year ago the salaries of the people throughout the country were unlimited, and today there are many, if not employed, are working for less money.

They should by all means at all times impress upon your customer their duties as a debtor.

They should not have goods thrust on them for the sake of opening an account. This, in my opinion, does not seem fair, and to force goods upon a relentless purchaser that has not the power to refuse and in the future will be involved in debt, that brings unhappiness and discontent, is little less than criminal.

My advice to all, though how little it shall be taken, is to use foresight, and, above all, sit tight. Remember that debtors often forget. A conversation about debts troubles them. The sight of a creditor fills them with confusion, and the church is not a place of refuge. Remember the debtor is a servant to the creditor, and a dollar borrowed from another man is not to be accounted a dollar.

It is mean to flatter the man that meets his obligation, and it is humiliating to be an object of scorn. To be a slave of forced desirables is the cause of wretchedness. The independence of a good account can only be maintained by owing no firm anything. The habit of boundless extravagant thoughts often destroy the virtues where they seem to dwell, and then it becomes difficult to pay the bills punctually. Many times a customer with little sensibility will study the art of deception, and he will lie to the creditor without a blush. He or she will seize the moment of unsuspecting friendship and will begin to borrow money which they never will repay. He may proceed to fraud, and go so far that he may have to evade the law to deceive the world, to cover poverty with the appearance of wealth, and with this in mind, carry for your slogan, talk for your slogan, "Sit Tight," and as Colton said:

"A public debt is a kind of anchor in the storm, but if the anchor be too heavy for the vessel, she will be sunk by that very weight which was intended for her preservation."

## LOS ANGELES CREDIT MEN ELECT

New Officers Chosen; Motion Picture Revue Featured

The Associated Retail Credit Men of Los Angeles held their annual election last night at 741 South Broadway. A banquet and a motion picture revue were part of the program. One feature of the entertainment was the showing of a picture, entitled "Credit Men at Play," in which appeared the local men who attended the national convention in St. Paul recently.

The officers, both the elected and the retiring, are: President, retiring, A. L. Lumbard, elected, J. W. Lewis; vice-president, retiring, J. W. Lewis, elected, L. M. Cossthwaite; second vice-president, retiring, J. M. Rust, elected, J. W. Woolacott; secretary, H. H. Rhodes, re-elected; treasurer, retiring, H. J. Pye, elected, C. L. Parkhill. On the board of directors are A. L. Lumbard, F. W. Heidel, W. E. Grigg and W. A. McKenna.

Besides the credit men's picture, Harold L. Arnold showed a film recently produced by him, entitled "The Trail of the Arrow." Through the courtesy of the company, one of the new films by Hank Mann was shown, accompanied by a talk by Mr. Mann.

## THE FABLE OF THE CREDIT MAN WHO DID NOT SEE ANYTHING IN THE RETAIL CREDIT MEN'S NATIONAL ASSOCIATION

By W. H. Peck, Credit Manager, Field Stationery Company, Tulsa, Okla.

Along about the time when Willie Green permitted the College faculty to wish a diploma on him, he thought himself to be the only original Modern Socrates and could give the Bolshevik cards and spades and beat them to the sphere of no work and easy money.

After quite a spell of long-haired soapbox oratory and sundry attempts to use his diploma as a meal ticket to keep up internal combustion, he decided that some gink had put the Bull in Bolsheviks.

Now we find Bill Green some years later, after having had a little sprout of common sense grafted onto his tree of knowledge, keeping books for a man that didn't pretend to know it all, but could still guarantee Bill three squares a day. Bill put in some hours of real work when he didn't have to stop to try to tell the rest of them how to run the business. He could even run up a column of figures like a squirrel after a nut.

One day the boss discovered Bill's College trademark lying around loose and thought he could pick up a few A-1 brains cheap and so led Bill to the vacant credit man's desk and turned him loose. Now William Green had heard of credit men, but never was able to make much of any impression on them during his soapbox days, and was quite positive that they were so far shy on grey matter that they were unable to clearly see the hole in a doughnut, though of course it was more likely they couldn't see any dough in the nut.

Anyway, William decided that he could be the best little Credit Man on the Orpheum Circuit and all the Big Guns would soon be sending out scouts to draft him for the next World's Series. He thought "A-1" indicated a brand of prunes and "Ns" meant "No such fish." He thought he could diagnose the symptoms of a hectic purchase, but he considered it far beneath his dignity to consult the experience or advice of the common or garden variety of Credit Man. He considered all attempts to inveigle him into attending an association luncheon a species of graft or means to wrest from his alabaster brow his priceless pearls of wisdom. Offers of assistance he considered as designs to leave him the owner of a gilded brick.

Now, as it happened, a very charming lady was referred to him for an interview. She merely desired permission to wear home a beautiful and expensive fur coat for her husband's approval and she would return and pay for it later, if satisfactory. William's tender heart was indeed touched and he even consented to cash a check for her, which she reluctantly permitted.

Later that day the boss was handed a sample number of the "Credit World" and, on opening

it, instantly recognized the portrait of William's fair Customer. It seems she was a famous and noted artist from the "Hot Check" region; curious to know why they were thus honored, he consulted William, but William's massive intellect was unable to attach any singular importance to her visit, unless it might have been on account of his own personality.

A casual customer, a credit man from across the way, permitted the boss to ease the bug from under the chip by explaining how the local Credit Association had that day extended this noted visitor a magnificent reception and saw her depart from the City escorted by a committee representing all of the leading cops on the force.

By this time, William was so far up in the air that all the boss had to do was to snip the slender thread that held him and promptly filled his shoes with an affiliated Association Credit Man.

Moral:—Co-operation and interchange of experience have a greater cash value to the boss than self-centered egotism.

## NEW YORK RETAIL CREDIT MEN UPHOLD THE GARNISHEE LAW

Retail credit men connected with the principal department stores of this city are not in sympathy with the efforts of the Endicott-Johnson Co., shoe manufacturers, Binghamton, N. Y., to prove the garnishee law unconstitutional. An action has been begun in the courts of the State by this concern to test the validity of the law, which compels an employer to set aside a portion of the weekly wage of an employee against whom a judgment is obtained under this law.

The subject is regarded as one of vital importance to retail credit and will probably be taken under consideration at the next meeting of the Associated Retail Credit Men of New York, according to a statement made this morning by J. Price, president of the association. Mr. Price said this morning that he considered the matter one of very great importance, and while he did not care to express any opinion as to what attitude the association would take in this connection, he felt that it ought to be called to the attention of every retail credit man.

The action brought by the Endicott-Johnson Co. results from the efforts of a merchant to collect a balance of \$3.25 on a clothing bill of one of their women employees.

### Great Moral Influence

While retail credit men declare that they seldom have occasion to bring action under the garnishee law to recover money owing them, they contend that the presence of the law is valuable because of its moral influence. Most cases of this kind are settled out of court, because employees do not relish the embarrassment which results from an order of the court directing their employers to deduct the amounts due from their salaries.

## Fellow Credit Men and Women— Are YOU Standing Still?



IF a credit man shuts himself within his little office; if he does not see the changing influences in commercial life today; if he does not realize the great force of co-operative action—*he is standing still.*

All about, new problems are being solved and men and women are growing—expanding to meet new business conditions. All about, new inventions are enabling us to do better work with a speed that is fascinating.

The credit man who can see only the inside of his little office is missing the opportunity of his life—*he is standing still.*

Don't get in a rut. Associate with your brother credit men. Take an interest in your local Association and help the National Association by sending in a new member.

In October we received one hundred sixty-two new members. This represented the work of four locals and two individuals. Think what it would be if you all worked. Let's make it 100%—*don't stand still.*



DAVID J. WOODLOCK,  
*Executive Secretary,*

308 Equitable Building

St. Louis, Mo.

### QUEER "CUSTOMERS" OF THE CREDIT MAN

Few positions in retail stores offer more opportunity for a study of human nature at close range than that of the credit manager. All the vicissitudes of life seem to pass in a kaleidoscopic review before him when people of every station daily approach him for aid in solving their myriad pressing problems.

"The extension of credit reverts to the principle that 99 per cent of the people are verbally honest after all."

So said the credit manager of a prominent retail institution in discussing this troublesome feature of a merchant's life.

"We have, of course, modern safeguards—such as reports from mercantile agencies, private information and other helps—but the statement that any or all of these credit ratings make the granting of credit a surety is far from being correct.

"My experience has taught me that the extending of credit may be likened somewhat to a sixth sense in business; for, if I were to be asked how I protect this vast business from losses, I would really be unable to tell. There is one thing which I have found it pays to insist upon in granting credit to small accounts, and that is that a bill must be three-quarters paid before another is undertaken. I have found that, when a person acts in good faith along these lines, further extension of credit is advisable, but when even the oldest customer on our books falls by the wayside in this respect we place a polite check on his credit.

#### Like Driving a Skittish Horse

"Granting credit is something like driving a skittish horse: One must keep a firm but light hand on the reins. Then, of course, you must gauge your people. If a person, for example, has made monthly purchases of clothing and other needfuls for some time and suddenly begins to buy 'jimcracks,' that person either is buying for somebody else or is trying to accumulate a stock of unnecessary articles, taking advantage of his credit standing to do so.

"Here's an illustration: A short time ago we noted that one of our oldest customers, whose purchases were limited to articles generally bought by a steady family man, was buying expensive silk hosiery, jewelry, underwear and the like. Investigation disclosed that this man, in an unguided moment, had formed the acquaintance of a flighty young woman. The cutting off of his credit, I firmly believe, saved him from further folly and, perhaps, the wrecking of a home.

"A similar case was that of a young man who called at our store a short time ago. On his mother's charge account he bought boots, hunting goods, outing clothing and various sporting goods. This led us to investigate. We reported the matter to the youth's parents and the result was the nipping in the bud of a fly-by-night trip to 'discover gold' and 'hunt Indians.'

#### Newlyweds Good Risks

"When a young married couple comes to me for credit I usually grant it, as my experi-

ence has proved that young folks starting out in life by furnishing a home will always pay their bills promptly, for I take the view that, as the home they are intent on furnishing will be their particular paradise, nothing short of disaster will cause them to part with it or run the chance of ruining their credit for the future.

"An elderly man visited my desk the other day and asked for a large amount of credit. He offered as security a paid insurance policy, explaining that he hadn't long to live and that, if he did not pay his bill, he would insure us from loss by turning over his policy to us. But, as this is a form of security which we do not accept, we turned him down. Judge our surprise when he bobbed up the following day with a rambling agreement to commit suicide within a period of sixty days if he didn't satisfy the debt he wished to contract! The old fellow, it was afterward found, was demented, and his family being notified he was placed in the care of an institution.

"Romance, pathos, misery, happiness parade before my desk all the day long, and were it given to you to listen to the tales I am compelled to hear you would probably think you'd run the entire gamut of human emotions.

"The other day a young man sidled into the visitor's chair beside my desk and whispered into my ear the information that he was about to get married. He had, in fact, the license in his pocket, but the great event was postponed because the girl's parents had sensibly objected to the match on account of his having no home to which he could take his prospective bride. His meager salary and small prospect of acquiring a substantial share of the world's goods was another obstacle preventing the realization of his dream.

#### Only a Liberty Bond

"So, the burden of his plea was, wouldn't I trust him for a sum sufficient to feather his nest? When I asked what security he could offer, he replied that he had nothing but a paid-up Liberty Bond of \$5,000 denomination! Would this do? Imagine the poor business sense of a man who supposed that Uncle Sam's own indorsed note wouldn't smooth out the little domestic trouble he was in!

"These are simply a few sidelights on the credit angle of a mercantile establishment. One of the greatest evils in granting credit is that of overtrusting people in all walks of life. If a person is rated as a good risk for, say, \$50, and you trust him for three times that amount, it is almost certain you will lose the money and the customer at the same time, for the patron becomes hopelessly involved and much annoyance results therefrom.

"Therefore, if you would keep your credit claims out of court, keep purchases within reason. Do not depend too much on 'tips.' Rather use your own judgment, size up the applicant, watch how bills of small amounts are paid, and you have some good, common-sense rules to follow in extending credit—without which no business can thrive or prosper."

**CREDIT MEN OF THE MERCHANTS' & MANUFACTURERS' ASSOCIATION HONORED BY THE PRESENCE OF THE SECRETARY OF THE TREASURY CARTER GLASS.**

At a large and enthusiastic meeting of the Credit Men's Section of the Merchants' and Manufacturers' Association of Washington, D. C., had for their guest of honor at a banquet on October 14 the Honorable Carter Glass, Secretary of the United States Treasury, who laid great stress upon the extravagance of the American people at present and cautioned all present that it was time to pause and think.

He spoke at length upon the virtue of thrift and predicted that France would pay off her national debt before the United States, and that Germany would not only meet her war obligations, but in a few years be a chief competitor in the commercial marts of the world.

To illustrate the natural thrift of the Germans, Secretary Glass related an instance that occurred while on his investigation trip through the devastated lands of Belgium and France:

"On entering the city of Lille he was amazed at the great number of flags of the Allies flying in the city, and curious to know how the inhabitants had been able to conceal so many flags from their foe, who had occupied the city for nearly three years, he investigated and learned that the German soldiers on learning of the signing of the armistice had gathered all material available and remade their own flags to suit the need of the inhabitants and sold them to their conquerors for five francs apiece."

Secretary Glass' talk throughout the evening was not only of great interest, but pointed to the necessity of the American people practicing economy and thrift and voiced the opinion that the credit men of the United States had a great task to perform in bringing this home to the public through the many people with whom they came in direct contact. He specified the United States as being the greatest credit nation in the world, and illustrated this by noting how the people had responded to the appeal of the Government to a loan of sufficient funds to carry on the war successfully. The meeting, as a whole, pointed to the wonderful results that the association is getting through its co-operative spirit and work.

Mr. H. V. Ostermayer, credit manager of Woodward & Lothrop's, who had recently returned from the credit men's convention at St. Paul, gave a very short and graphic description of the many and valuable points of interest obtained while there. During the evening the guests were entertained by Miss Aronstein of Lansburgh & Bro., and John D. Clark, accompanied by W. E. Davies, and Mrs. W. Wright, accompanied by Mrs. Elsie Hall.

Mr. David Sanger, credit manager of M. Phillipsborn & Co., and chairman of the Credit Men's Section, acted as toastmaster of the evening and before announcing the speakers of the evening, expressed a note of sympathy for President Wilson, acknowledgment of

which was received under date of October 15 as follows:

"My dear Mr. Sanger:

"Let me acknowledge the receipt of your letter of October 14 and, in the President's behalf, thank you and the members of your organization for your generous words of sympathy and good will. I know the President will be cheered by your friendly message.

"Sincerely yours,

"Signed, J. P. Tumulty,

"Sec'y to the President."

An acknowledgment of a note to Secretary Glass was received under date of October 15 which reads as follows:

"Dear Mr. Sanger:

"I am obliged to you for your note of October 14, expressing the satisfaction of the Credit Section of the Merchants' and Manufacturers' Association of Washington, D. C., with my modest performance at your annual dinner. You may be sure that I was greatly gratified at the cordiality of your reception and genuinely enjoyed the evening.

"Sincerely yours,

"Signed, Carter Glass."

The entertainment committee under the supervision of Mr. John D. Clark, was highly complimented on the arrangements of the evening.

The credit men's section of the Merchants' and Manufacturers' Association of Washington, D. C., announce under date of November 17, that they will hold a banquet for all members of the Merchants' and Manufacturers' Association to take up the matter of the bad check law.

A scheme has been devised for the clearing and rechecking to the association of all checks which are returned from local banks or out of town banks, and for clearing and rechecking of all bank accounts which are closed for any reason whatever by the banks.

It will practically eliminate the habitual offenders, as it gives, through this clearance, sufficient evidence for the prosecuting attorney of the district to issue a warrant for the offender on the grounds of an attempt to defraud. The main object, however, is to frame an acceptable bill to be presented to Congress to cover all checks issued where there is not sufficient funds, or no funds. It is believed that a record-breaking attendance will be had at this meeting.

**MAXIMS OF A CREDIT MAN, AFTER TWENTY YEARS' EXPERIENCE**

1. Anybody can dish out goods, but the credit man takes the risk when **he** does so.
2. Slow accounts are dead limbs on the tree of credit. Lop them off.
3. A ledger is like the face of a clock—it tells at a glance if the debtor is on time. Keep an eye on your ledger.
4. To err is human, to forgive, divine. Mercantile agencies are human. They must be forgiven a whole lot.
5. Signed statements often contain jokers. Kill the joker.

## MERCANTILE AGENCIES

By J. R. Truesdale, Sec'y National Ass'n of Mercantile Agencies, Youngstown, Ohio

In behalf of the National Association of Mercantile Agencies, their Secretary wishes to express their utmost appreciation of the very kindly paragraph entitled, "Mercantile Agencies," which is to be found on page 4 of the Convention number of the Credit World and which reads as follows:

"It is very gratifying to note the resolution passed by both the National Association of Mercantile Agencies and the Retail Credit Men's National Association, each expressing a desire to co-operate with the other.

"The Mercantile Agency is a necessary adjunct to the credit department, and when a spirit of harmony prevails between the agency owners and the credit men the condition is ideal. Why not set out now to make the agencies more valuable to us by having them become the clearing house for ledger information?"

Kindly allow me to say a few words at this time in favor of the more universal use of the agencies and bureaus, a brief description of the work the agencies are attempting to carry forward, and a tentative program setting forth a proposed policy of co-operation between our two organizations. (For the sake of brevity we will refer to the Retail Credit Men's National Association as the R. C. M., and the National Association of Mercantile Agencies as the N. A.)

Credit information is absolutely necessary for the credit manager. This information is largely obtained by the personal interview; by direct investigation through the credit office, and by clearing credit experience through the Bureau or Agency. With the personal interview we are not concerned in this writing.

As to the relative merits of the office, vs. the bureau or agency investigation, we wish to quote the observations of an expert, Mr. L. S. Crowder, credit manager of Mandel Brothers of Chicago. As most of the readers of this magazine well know, Mr. Crowder was for years a credit manager in Dallas, Tex., where he had at his disposal excellent agency service. Active in the R. C. M., he became intimate with the practices of the best credit offices in the country. Then, later as Secretary of the R. C. M., he had an excellent opportunity for a close personal study of the different systems in vogue all over the States. Surely with this intellectual keenness and exceptionally wide experience, Mr. Crowder can speak with authority.

In his talk before the St. Paul N. A. Convention, as quoted on page 159 of the Convention Proceedings, he says: "I know that in Chicago we cannot get service. We are unable to get information. This is with all due respect to our friend, Batten. It is not his fault. It is the merchant's fault, because there are five or six rating bureaus in that city. It makes it necessary for firms like Marshall Field; Carson, Pirie, Scott, and Mandel Brothers to employ investigators, which is an expensive process. It costs considerable

money to get our information. We get just one side of the question. We get information from Mr. Batten and one of the other agencies and that information is not complete because it is impossible where there are five or six agencies in the city to have complete information."

Again, what is the attitude of the leading retail credit men of the country toward agency or bureau information? Do we not find such men as Blackstone of Pittsburgh, Blandford of Boston, Woodlock of St. Louis, Adams of Cleveland backing to the very limit their respective local bureaus or agencies? Such men do not sacrifice of their very few precious moments of leisure unless there be a most vital reason for so doing.

As a closing argument for the co-operative credit report, allow us to again quote Mr. D. J. Woodlock, Executive Secretary of the R. C. M. in his masterly plea for complete harmony between the R. C. M. and the N. A., as quoted in the first paragraph of this article, this sentence: "The Mercantile Agency is a necessary adjunct to the credit department."

Is it not logical, therefore, to reason that if the local agency or bureau can render co-operatively better and cheaper service than the credit office individually, that the N. A., the national organization of the bureaus and agencies, can render a like service for the R. C. M.?

The N. A. is essentially specialistic. It seeks to improve the interchange of credit information between cities and to improve the services rendered locally by the membership. The R. C. M. has a very broad field with many avenues for the general improvement of retail credit reporting.

Keeping this in mind, may we be allowed to suggest to the active thinking men of both organizations a tentative program defining the relations between the two great sister organizations?

First, that the R. C. M. back the N. A. in its present endeavor to greatly improve credit reporting conditions locally and nationally. Said improvement makes it easier for the credit man to secure reliable reports anywhere. And in this connection, we are again reminded of what ex-President Blandford has so consistently and earnestly taught, namely, "That we are all working for our employers, the merchant."

Increased reporting efficiency will not displease the boss.

Secondly, that the N. A. back to the limit the R. C. M. In the N. A. Bulletin we are urging and will continue to urge the membership to join the R. C. M. Furthermore, we especially urge the N. A. members who have not all ready done so to launch a campaign to secure a local credit men's organization affiliated with the R. C. M. We call attention to the wonderful services rendered by our honored member, Mr. M. G. Liberman of Memphis, Tenn., in helping to organize the largest local member of the R. C. M.

In closing, allow us to explain briefly the plans of the N. A. for expansion:

Mr. Wm. R. Stone of Washington, D. C., introduced at the N. A. Convention resolu-

tions paving the way for more complete harmony between the organizations, and for the admission of more than one member from a city. Previously the N. A. had been monopolistic and had allowed only one member. Naturally this monopoly had been of very great value in some of our larger cities. It was a matter of considerable sacrifice to surrender this monopoly for the sake of the greatest good for the largest number.

Stone's resolutions were unanimously adopted by the N. A. Convention and presented to the R. C. M. Convention, where they were kindly received.

To carry the spirit of these resolutions into effect, several innovations, in the main drawn up by Mr. Stone, were adopted. The prepaid inquiry ticket was substituted for the redeemable ticket. Under the new system a bankable check is attached to each ticket made payable to bearer. Still another innovation was the decision to list as correspondents, attorneys, bankers and others competent to render standard service, if they would indicate their willingness to so act by filing an application blank.

Neither affiliated member or correspondent is charged any fees whatsoever. But the present membership has had its dues increased fifty per cent in the face of losing their monopoly. For all that, most all of the members have paid this increase gladly and promptly. In this connection it is amusing to note that two members from the interior have attempted to drop the paid membership and to seek to become correspondents without charge.

The increased dues give the N. A. an opportunity to secure more time and activity from the central office. At present the main activity is in putting the new plan into effect; the securing of lists of prospects for circularizing; the investigation of applicants; the listing of all the territory covered by the membership and correspondents. The next directory will be issued about Nov. 20th. It is the intention to issue a revised directory every two months. Every possible effort is being made to make this directory ultimately almost universal.

At some time or other, most of us have dreamed of the day of almost perfect and universal retail credit reporting service. Between the dream and realization lies a herculean task.

What say you, co-workers for the same master, are you on to shorten the step between the dream and the realization?

### A SMILE.

Nothing on earth can smile but man. Gems may flash reflected light, but what is a diamond-flash compared to an eye-flash and a mirth-flash? Flowers cannot smile; this is a charm that even they cannot claim. It is a prerogative of man; it is the color which love wears, and cheerfulness and joy—these three. It is the light in the window of the face, by which the heart signifies it is at home waiting. A face that cannot smile is like a bud that cannot blossom, and dries up on the stalk. Laughter is day, and sobriety is night, and a smile is the twilight that hovers gently between both—more bewitching than either.—Henry Ward Beecher.

### WASHINGTON, D. C.

Mr. David J. Woodlock,  
Equitable Bldg., St. Louis, Mo.

Dear Sir:

We are holding, on Nov. 17th, a meeting to frame a bad check law and also to perfect a clearance for all checks returned and for all closed accounts at banks. Invitations are to be sent to every member of the Merchants' and Manufacturers' Association and we expect to have a very large attendance.

If it is possible to get the enclosed notices into the November issue, we will appreciate it, and if the issue is out in time to reach us before date of Nov. 17th we would suggest that you send us 300 copies of the Credit World to be laid at the plate of each guest. If this is not possible, the same number of the convention issue would be appreciated and we believe it would be a very good means of advertising not only our credit men's section and the Merchants' and Manufacturers' Association, but a strong advertisement for the National Credit Men's Association.

Tendering our thanks in advance for your consideration of this request and awaiting your reply, we are,

Very truly yours,  
A. V. HOFFMAN.

### Holdredge, Neb.

Check on the National Bank of Commerce, Lincoln, Neb. Pay to Jerry McGlin (foreman), signed A. F. King, Treas., N. W. Cement Co. The bank has no such account.

### PATRONIZE OUR ADVERTISERS

Members in need of billing machines, typewriters, card index files, or other office equipment should give our advertisers consideration.

## FRAUDULENT CHECK DEPARTMENT

During the past sixty days this office has been flooded with reports of our members being victimized by bad check artists.—Read these notices.—Let us land a few of these pests in the penitentiary.

### Denver, Colo.

Charles E. Oppenheim passing checks signed "Ben Adler," on the Reno National Bank of Reno, Nev.

Checks usually of \$20 denomination. Claims to reside at the Reno Commercial Club. If he is located, wire Retail Credit Men's Association of Denver. This party was last heard of at Davenport, Ia., working his way East.

### Indianapolis, Ind.

Look out for check raiser. Scheme is to present check, body and figures written in typewriter, signature payee and payor in pen and ink, payer H. Glick, payee J. Altman. Has check OK'd by superintendent for small amount, then raises it on typewriter from one to three hundred dollars. Party described as being large, heavy set, weighs about 220 pounds. Is wanted in Worcester, Mass., and Baltimore. Checks drawn on National Metropolitan Bank, Washington, D. C. Raised two checks for material amounts in Indianapolis within past two weeks. Checks returned fraudulent.

### Special Notice

The Holland Sugar Co. check forger is still at work. We thought we had him, but it developed to be only one of his friends to whom he gave some checks. This fellow is about the best in the business and has visited most of the important cities of the country, leaving behind a trail of checks. Our national office have eighteen on file from St. Louis, Denver, Kansas City, Omaha, Cleveland, Indianapolis, Pittsburgh, Chicago, Boston. He works with a woman as a partner and is described as a perfect gentleman.

### Memph's, Tenn.

Woman makes out her check for a very small amount, usually one or two dollars, and leaves a space before the amount in figures, as well as in writing, so that she can make the amount larger by writing eighty or ninety in front of the original amount. Then, after having it OK'd, she raises the check by prefixing the word, "Eighty," where the amount is written in words, and by prefixing the figure '8' where the amount is shown in figures. She then presents it to the cashier or saleslady.

She raised a check seventy dollars at one store and raised one eighty dollars at another. Both the checks were worthless.

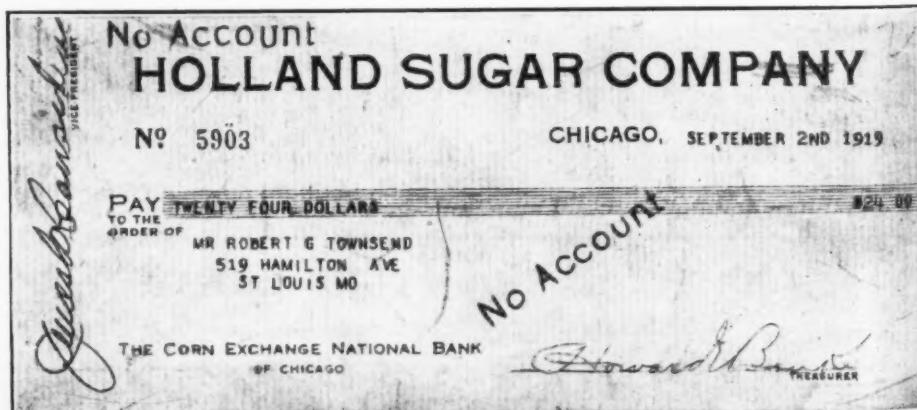
Mr. A. D. Davidson, who formerly traveled for Hollow & Perlow, silk waist manufacturers, New York, gave us a check on the Peoples Trust Company, Bedford Branch, New York, June 30th, 1919. It was returned on account of insufficient funds.

His former employers state they do not know his whereabouts and are anxious to locate him. We are informed that a number of merchants cashed checks for Mr. Davidson that were returned unpaid.

### Baltimore, Md.

A party using the name of J. B. Jackson, representing himself to be a representative of the Jackson Lumber Co., Durbin, W. Va., is passing checks through the Eastern cities drawn on Durbin, W. Va., which checks have been found to be worthless.

He is described as a young man, about 23 years of age, thin face, sallow complexion, weighs about 125 to 130 pounds, height about 5 feet 7 inches. If apprehended, notify the Baltimore Association at once.



## Read These Notices Carefully—It May Save You Money

## Duluth

We wish to inform you of the operations of a bad check artist who worked Duluth last week under the name of Florence Wilson.

She opened an account on Monday, July 14, at the Northern National Bank of Duluth, depositing \$105 in cash. From time to time during the week, she gave checks to various stores, which accepted them after ascertaining that the bank had the account.

Having established herself earlier in the week, on Saturday, July 19, when the banks closed at one o'clock, she felt safe to distribute checks for larger amounts at the stores where she had already established her check signature.

At the present time, there are in the hands of the police department of Duluth her worthless checks for \$30, \$25, \$15, \$7.50, \$25, \$20, \$30, and other amounts are showing up right along. We understand that she also worked Superior, Wis. If apprehended, wire Chief of Police at Duluth, Minn., who has a warrant for her arrest.

Warning comes from Duluth that a woman giving her name as Florence Wilson has been uttering worthless checks upon merchants in that city. First establishing her credit by a small deposit in a local bank, and by the issuance of valid checks to merchants who verified her banking account, later after the bank had closed on Saturday, she reaped a harvest by having checks in larger amount cashed by the same merchants who previously had honored small ones. Needless to say, the checks were not honored.

It is believed an attempt will be made to work the same swindle elsewhere, and the police of Duluth have issued this description of the woman, who is wanted in that city upon a warrant issued for her arrest:

"Very tall and slender, 28 or 30 years old, large hands, large front teeth, round face, medium complexion, chin coming somewhat forward. Her hands perspire freely, and she grips a pen far back when writing. She speaks excellent English."

## Columbus, O.

Forger—6 feet, 200 pounds, sandy hair, blue eyes; noticeable limp; discharged soldier; firm checks on International Harvester Co.

## San Francisco, Calif.

I desire to report to you for publication in the Credit World the fact that one Mr. John J. Bowater recently gave us a check of \$50 for merchandise, upon which we have not been able to realize our money.

He has left this city and will, no doubt, try his game in some other city. I, therefore, wish to have all members notified that he is one of the smoothest propositions that I have ever come up with. He claims to be very religious, sanctimonious and all that sort of stuff and can easily get by a poor unsuspecting credit man. His business is that of selling bonds or blue sky, as you like.

## Baltimore, Md.

We want to inform you of a man that is traveling under the name of Samuel S. Klein, who has been operating in the city of Baltimore as a bad check operator. This man travels with a woman that we presume is not his wife, but he leaves everyone under the impression that it is his wife. The last we have heard of him he was located in Atlanta, Ga., but our mail was returned from this address. He is a graduate as a male nurse from one of the colleges of New York City.

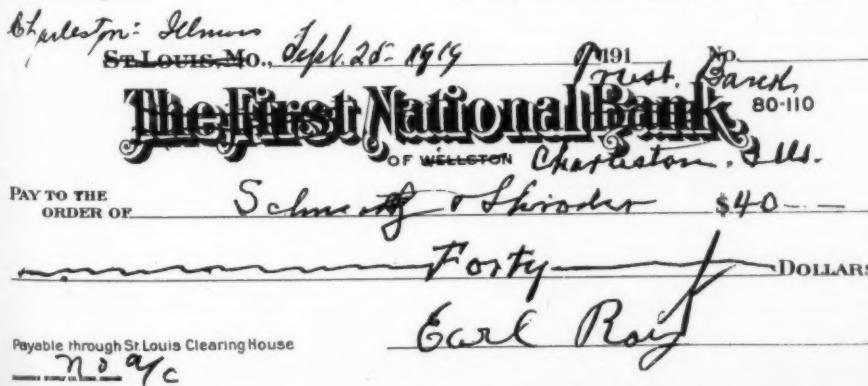
This man is a dark complected man about the age of 24, very short, and the woman with him is a fairly good looking woman, who talks with a Southern accent.

## Fort Worth, Texas

Checks signed Mattie Lee Baker on the First National Bank of Stanford, Texas, are "N. G."

## Charleston, Ill.

The check below is one of two checks drawn on the National Trust Bank of Charleston and presented to them for payment. The bank states they have no account for him, and further know nothing pertaining to him.



## Read These Notices Carefully—It May Save You Money

### New York, N. Y.

Watch out for a man who signs his name J. C. Wingate, Holden, Mo., and who is offering certified checks on the Farmers' & Commercial Bank of Holden, Mo., in small amounts which are forgeries. He is about 55 years of age, walks lame, hair is gray and black, presents a very cheap looking check, certified and also a cheap looking card, which has on it: "Dr. J. C. Wingate, Holden, Mo."

Margaret L. Smith, 413 Leonard street, Waterbury, Conn., is offering checks made to her order and signed, "Frederick S. Chase." The check is no good.

### Minneapolis, Minn.

Checks of Indiana Reformatory, signed "Jas. Daily, Sec'y & Treas." made payable to Carl Weimer on the First National Bank of Jefferson, Ind., have been cashed in Minneapolis. They are forgeries.

### Cedar Rapids, Iowa

Ray Lorenson passes several worthless checks in Cedar Rapids. Plan was to open office and buy furniture. Show duplicate bill for same to next victim; make purchase and give check. Checks were on the First National Bank of Chicago. He is described as a young man about 26 years old, 5 feet 9 inches, dark complected.

### Nashville, Tenn.

W. I. Record of Dowelltown, Tenn., passed several worthless checks a few days ago.

### Akron, Ohio

Several checks were passed drawn to the account of Grocers Supply Company of Indianapolis, Ind., payable to the order of A. W. Rogers and signed, "A. Gisler," Sec'y of the company. This party is described as dark complected, about 25 years old, 5 feet 8 inches in height, and weighs about 150 pounds.

### Montgomery, Ala.

A party employed as an electrical worker at Taylor Field, Montgomery, Ala., gave a check in settlement of a C. O. D. package. This party has since left Montgomery to parts unknown. Below is copy of check.

### Birmingham, Ala.

The Bodeker National Detective Agency arrested Geo. Harris and wife when they endeavored to pass checks of Lance Mfg. Co., Kansas City, Mo., payable to Roy Dover, and signed T. Raynor, president, and T. H. Stine, treasurer. Look out for these checks, we have reason to believe party giving Harris these checks has more like them.

### Mobile, Ala.

Look out for worthless check operator who is forging the name of Page & Jones, ship brokers of Mobile, Ala. Description as follows:

George William Rhymus; white, 28; 5 ft. 8 or 9 in.; weight 145 pounds; has Charlie Chaplin mustache; wore full uniform of naval lieutenant.

This man was in company of another man, answering about the same description and wearing same uniform.

This man cashed a check for \$28.72 at Mobile, Ala., October 20, 1919.

### Cleveland, Ohio

The Bureau Department for protecting members against check workers is very much on the job and indicating its worth. The department is less than ten days old and here is its record:

Notification, which led to the arrest of two old-timers.

Action which drove a professional check worker out of the city before he could get a lead lime for his trouble. In this same case a Cleveland hotel (non-member) was protected.

It is apparent that this department, the first of its kind in the country, is one of the best features of the Bureau's work. Thousands of dollars will be saved members and the amount will be governed by the effort to report promptly and accurately all checks presented. If you do not know how to co-operate in this movement, get into immediate touch with the Secretary.

A check signed White Ash Coal & Coke Co., C. F. Weekly, auditor, Harry Hines, treasurer, payable J. W. McVeigh, on First National Bank, Mt. Hope, W. Va. The coal company says McVeigh "no connection." Claimed in Cleveland was vice-president of the company. McVeigh age 45 years, medium dark magnetic eyes, iron gray hair, very businesslike.

MONTGOMERY, ALA. Apr. 20 1918 No. 61-36

FIRST NATIONAL BANK

PAY TO Nachman & Meertief OR ORDER \$14.39

Fourteen & 39/100 DOLLARS

H. R. Reeves

## Read These Notices Carefully—It May Save You Money

## Birmingham, Ala.



Leon Henry Hines, alias G. W. Butler, alias G. W. Stover.

Twenty-four years old, looks 28; 220 pounds; 5 ft. 7½ in.; florid complexion; reddish brown hair; one gold front tooth. Claims to travel with Walter L. Hines Carnival Shows. Home, Enid, Okla., 112 E. Market street. Wife's maiden name, Liven Seay. Wife under a suspended sentence for forgery at Sherman, Tex.

Hines convicted in Judge Abernathy's court on charge of false pretense and fined \$20 and costs.

Arrested October 16, 1919, by K. P. Warren of the Bodeker's National Detective Agency, and G. C. Giles of the City Detective Department.

Look out for W. C. Haynes, who uses the following aliases: W. B. Hunt, C. A. Hudson, J. C. Warner, R. J. Walker, J. H. Wilkins, W. E. Westbrook, C. B. Walker, A. J. Walden, Carl Werner, J. W. Evans, C. B. Evans, David C. Coleman, D. B. Loomis, L. M. Overton, John R. Mills, J. H. Mahone, S. B. Ridgely, J. L. Moseley and Charles N. Espaner and many other aliases.

This man will present a check in good printed form, drawn on some reliable firm, which proves to be a forgery. In addition to the facsimiles on this circular, he has used the forged checks of the Young & Vann Supply Co., and the Birmingham Stove & Range Co., both of this city. His method is to register at two or three hotels in a city on the same night, and present a check to each hotel to be cashed, and after securing the money, makes his departure before the return of checks from the banks.

These checks are always printed on colored paper. Take special notice of facsimile of checks in this circular. You will find he uses dashes between month, day and year, and before and after name used. Checks are made out on a typewriter, and he uses a rubber stamp to number check. He also uses a check protectograph. The initials and name of the signature of the check are always joined together. Pres.-Treas., or Sec'y-Treas., are always printed under signature. This man always presents checks on reliable firms, and claims they are salary or expense checks, and have pin holes in upper lefthand corner as if they had been attached to something. These forgeries are generally drawn on hardware companies, paint and contracting concerns.

His description follows: About 35 years old; 5 feet 8 or 10 inches tall; weighs 140-150 pounds; dark complexion; dark hair; brown eyes; clean shaven; teeth are discolored, which is very noticeable; he is a smooth talker and a neat dresser.

This man makes a specialty defrauding hotels. He sometimes makes an acquaintance of some prominent contractor, and uses him for an identification.

This man has defrauded hotels and banks of about \$20,000 in the last five months, using the above described methods in his operations.

Daisy Grant, afterward Mrs. C. H. Rutherford, passed a number of worthless checks. Supposed to be headed for Atlanta, Ga.

## Muskogee, Okla.

Three blank checks, Nos. 6852, 6853 and 6854, and other valuables were stolen from the Mid West Glass & Casket Co. These checks were signed by D. R. Silor and drawn on the Central State Bank. Payment has been stopped, but if these checks are presented to you, notify either this office, the Glass Co. or the police.



S. S. McKinney, a fullblood Indian, with black hair, light brown complexion, five feet six inches tall and weight 230 pounds, who stole eight or ten blank cashier's checks from the First State Bank of Muskogee, Okla., and filled out two for \$375 each and passed them in Muskogee. The above party is reported as having gone to Springfield, Mo.

## Tulsa, Okla.

Checks were stolen from the office of the local Red Cross. They are all army checks, either discharge or insurance checks.

1. Check payable to Mathew Quirk for \$7.43, Serial No. 3683418, U. S. Army check.

2. Forrest L. Bushorn for \$60.00, Serial No. 4861127.

3. Check payable to Fredrick Sinclair for \$154.17, Serial No. 3106090.

4. Check payable to Wm. H. Smith for \$60.00, Serial No. 1156307.

5. Check payable to Eleanor Evans, for \$23.00, Serial No. 1483103.

6. Two checks payable to Genetta Morford, one for \$20.00, the other for \$232.00. We do not have the serial numbers on these last two checks, but they are the United States Army Insurance Forms.

## Read These Notices Carefully—It May Save You Money

## Tulsa, Okla.

Someone had a very attractive form check printed, at the top in large type appears, "Tulsa Building and Construction Company." In the upper right hand corner, "No. ....", but no number is filled in. Just below this, "Tulsa, Oklahoma," and the date line, checks all dated November 1, 1919 (pay day) in the lower left hand corner is "Payable at the First National Bank, Tulsa, Oklahoma." The checks were made payable to different names and for amounts ranging from \$27 to \$50. Amounts filled in with check protector, and name written on typewriter. Checks were signed, "By S. M. Lee." Very irregular hand writing and initials hard to make out as letters were run together.

About a dozen of these checks were cashed in Tulsa on November 1st, which was Saturday, and checks were cashed in afternoon after banks had closed.

There is no such company and no men by the names used as payees can be located. Our local detectives are working on the case, but we have little hope of recovery. The checks all went through the clearing house, so it was several days before the matter came to our attention. The chances are this crook will use a different name for his company in the next city he visits.

## Covington, Ky.

William Brown passed several worthless checks in Covington, Ky. Described as 5 feet 6 inches tall, weighs 135 pounds, dark complected and wears dark brown suit and hat. A great pool player and frequents pool rooms. Check was signed, "F. S. Smith and Mrs. Kate Brown."

Below is picture of check passed on the Bry-Block Mercantile Co., of Memphis, Tenn., signed C. H. Lambert.

The party is described as follows: Light complexion, about 26 years of age, 5 feet 6 inches tall, weighs about 126 pounds, sharp features, very pleasing appearance, affable in conversation.

## St. Paul, Minn.

It's a "racket" that only ends in misery. Walter J. McCoy, arrested in Shakopee, in connection with an investigation of bad checks in a score of cities, said this of check-forging in Minneapolis today.

McCoy gave the police a list representing all the worthless checks he said he had made since his release from the Indiana state reformatory several months ago. He was arrested after a sensational chase near Shakopee, after his presence in Minneapolis had been discovered by H. C. Goldthwaite, organist of the Hennepin Avenue Methodist church.

"I wanted to live like a gentleman," McCoy told the police. "This is how I was able to do it."

He handed over a memorandum with the following notes, the police said:

"Deposited \$500 in the Third National Bank of Cincinnati under the name of Carl Weiner. Checked out \$1,000 and went to Columbus.

"Cashed \$50 check at Columbus department store. Signed it Werner.

"Went to New York and Philadelphia. Cashed \$300 check on Day and Night Bank of Philadelphia. Signed Werner.

"Came to Minneapolis in July and cashed check at the Browning, King & Co. store for \$100. Signed it as Herbert J. E. Deveries.

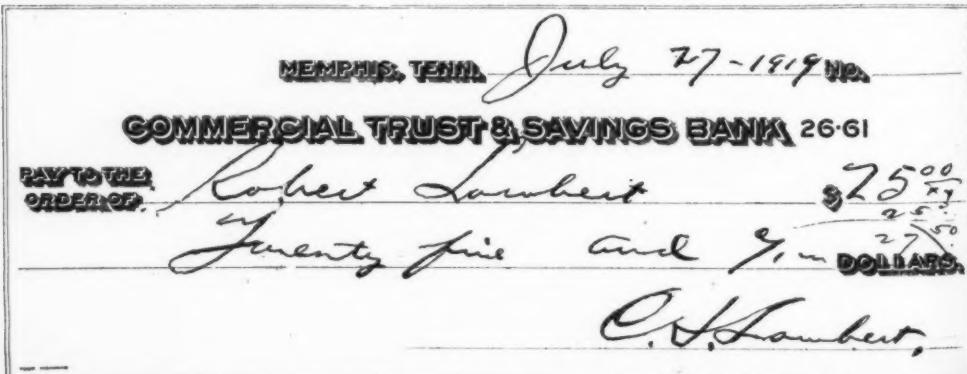
"Jumped to Boston and obtained \$200 on a check, indorsed by E. R. Sircon. Check was on the International Trust Bank, Boston; signed Werner.

"Went to Denver and cashed a check for \$400 on the International Trust & Savings Bank; signed Deveries. Wanted to see San Francisco and went there. No checks there.

"Jumped to St. Paul and stopped long enough to cash \$20 check at the Bannon Department Store. Signed Werner.

"Stopped off at Milwaukee and cashed \$300 check on National Bank of Commerce and \$100 check on Second Ward Savings Bank. Both signed Werner."

Miss Estelle Luce, who, according to police records, served a term at the Indiana reformatory at the same time McCoy is shown to have served there, called at the Minneapolis city jail. She was with McCoy when he was caught at Shakopee after motor chase.



## Read These Notices Carefully—It May Save You Money

**Spokane, Wash.**

Our attention has been called to the operations of an individual using the names of Robert E. Galloway and W. H. Leffingwell.

This man, who represents himself as being in the employ of the advertising department of the Firestone Tire & Rubber Company of Akron, O., has been operating in the West—principally in Nebraska, Kansas and Texas. He is very familiar with advertising work, and is able to talk fluently on that subject. He may be using other names than those given above, and he may be giving other connections than the Firestone Company.

He calls principally upon lumber companies, orders a quantity of material to be used for billboards, presents a check bearing the rubber stamp signature of the Firestone Company, and signed with a fictitious name. This check he makes out for more than the amount of goods ordered. He collects the difference and disappears.

This man is not in any way connected with the Firestone Tire & Rubber Company. He is described as being about fifty-five years of age; about six feet in height; hair turning considerably gray; one eye missing; and has a scar on his left arm.

**New York****Another One to Beware of**

Watch out for a man aged 30 to 35 years, height about 5 ft 9 inches, weighs about 150 pounds, dark, smooth shaven, registering in the name of W. S. Comly, who bears a business card inscribed, "Russell, Burdsall & Ward Bolt & Nut Co., Port Chester N. Y. W. S. Comly, Manager of Sales and Assistant Treasurer." He presents checks purporting to have been signed in the firm's name by the Treasurer, which are returned unpaid marked "Forgery." Upon communication with the firm, it is ascertained that their Sales Manager is named W. S. Comly, but they repudiate any connection with the party in question.

**Oklahoma City, Okla.**

A party recently picked up a number of counter checks at the American National Bank this city and had them printed as follows:

"No. (in upper left corner). Oklahoma Cotton Products Co., By....."

Two checks were received by the bank, signed by Hutchinson, the last one from Baxter Springs, Kan. No description is yet known.

**El Reno, Okla.**

Look out for forger who worked El Reno, Okla., Saturday, Oct. 25. Described as about 5 feet 7 inches, blond, red face, wore horn rimmed glasses, dark green suit, new overcoat and cap. Is noticeable on account of having flat peculiar shaped nose. Bought goods to be delivered to given address on Monday. Received change. Both checks made to John Andrews and signed, "Ed. S. LeVan," real estate men here, for \$26 each.

**Fall River, Mass.**

Joseph Arcadius Methot. Wish to advise you for the benefit of our members that the above-named gentleman is going over the country passing bad checks, or at least certain parts of it. Three have been passed in this city, so far as we can learn, and in Springfield and Worcester, Mass., small checks amounting to \$1300 have been passed. The last we heard of him was that he was staying in New York.

He is a promoter and the last venture that we heard of was the Orange Pulp County Manufacturing Company, that he was trying to form.

**Cincinnati, O.**

Check drawn on National City Bank; maker, International Harvesting Machine Co.; payee, Frank C. Kaufman. Checks printed on stationery of International Co. Forgery excellent piece of work.

**NASHVILLE CREDIT MEN WANT 300 NEW MEMBERS****Attractive Prizes Announced at Inauguration of Campaign.**

A membership campaign, the goal of which is 300 new members, was inaugurated at a well attended meeting of the Nashville Retail Credit Men's Association preceded by a dinner at 6:30 o'clock Thursday evening at the Commercial Club. The president, John B. Everett, presided and Secretary R. B. Buckingham was in the discharge of his duties.

R. H. Poindexter is "colonel" for the campaign and he presented a plan for increasing the membership, which was unanimously adopted. The "majors" for the various teams are: J. C. Gibson, W. E. Helton and Miss Lillian Castleman. Announcement was made of the following prizes: \$100 to the person securing fifteen new members, \$60 to the one securing ten new members and \$25 for five new members.

President Everett announced the following standing committees: Auditing, H. A. Vantrease, J. C. Williamson and J. R. Wilson; entertainment, J. E. Campen, Osgood Paul and R. B. Buckingham; complaints and adjustments, Volney James, chairman, E. Cullum and Isadore Morse; publicity, Ben C. Nance, J. R. Harris and Miss Pearl Bledsoe; legislative, W. B. Marr, A. T. Armstrong and F. E. Kuhn.

The presence of several new members at the dinner was a pleasing feature. Those in attendance, in addition to the officers and the campaign chairman, were: C. Hobson Smith, J. R. Harris, Vernon Gribble, R. W. Tate, M. M. Sobel, H. A. Vantrease, Osgood Paul, B. J. Nance, Volney James, Jesse Judd, Fred Kuhn, E. Cullum, J. C. Gibson, Mr. Pantell and Misses Pearl Bledsoe, Annie Mai Polk, Annie Guffey, Essie Baldwin and Annie Zickler.

## WARNING NOTICES

## Stolen Money Orders—Liberty Bonds—Counterfeit Money—Etc.

## A special from New York:

Up and at it; don't let him get you. He is trying his old game with a new name—tries to open an account and take goods with him. Here is how he operates:

Fred H. Harrison, 260 Riverside Drive, formerly at 46 Riverside Drive, presents lithographed card as General Underwriter for Travelers Insurance Co., Suite 611, 512 Fifth Avenue, New York City. Description as follows: 5 ft. 11 in., age about 35, about 200 pounds, blond hair, speaks with a German accent; appears to be a very important individual. This gent put it over on some of our members sometime ago and is now operating under a new name. We are now investigating his former aliases, which we will report later.

## STOLEN AMERICAN EXPRESS TRAVELERS' CHECKS

1800940, 1800946-947, 1986664-666, 2029771-772, 2081618-619, 2127131, 2127135-139, 2229873, 2268046, 2449021-029, 2516769, 2595152, 2639770-779, 2653289-293, 2717037-038, 2727616-618, 2757043-049, 2763898, 2863142-159, 2885876-879, 3028338, 3035229, 3040720-739, 3298547, 3326977, 3326979-980, 3326984-987, 3351176-181, 3351412, 3829728-737, 3847601, 4332896-899, 4364660-669, 4364675-677, 4528165-166, 4649122, 4775290-307, 4788461-469, 4876222-230, 4881315, 4922170-179, 4934908-919, 4938050, 5054846, 5068166-169, 5074988, 5157091-095, 5161466-471, 5161482-483, 5164817-819, 5172590-591, 5249207, 5277517-519, 7163562-565, 7200407-409, 7223906, 7368716, 7460491, 7463894-895, 7478061-062, 7478910-911, 7495752-755, 7507792-798, 7527050 & 53, 7529890, 7558563, 9035408, 9083100-102, 9111201-202.

## KEEP THIS NOTICE BEFORE YOU

The following unsold Financial Paper has been lost or stolen and should not be paid:

## Wells Fargo Travelers' Checks:

1154682-684	2998239	5131489-491	7513755-756
1306319	3190592	5151334-339	7528067-073
1306330	3201586	5191830-839	7570680
1306335	3263471	5238462-475	9139216-222
2210781-784	3289482-487	7215961	78027-028
2398444-449	3315422-428	7294309	2231080
2463876-879	3349835-843	2566900-901	5083820-837
2791969-972	3356359	2694040-045	5206545-549
2869137-139	3357500-505	2843546-547	5290372-381
2872011-014	4016249	2890740-744	5475910-919
2931076	4038859	3271503	7173455
2985394-399	4050050-051	3415692-701	7195425-427
5215836-838	5635683-686	3701820-834	7557699
5220086-089	6001220-229	4647441-449	7557990-998
5271318-319	6004163-169	4749720-721	7606706-709
5329596	6010406-410	4820247-253	7617710
5404480-481	6011682	4848906-909	9158192-195
5460129-133	6011684-688	5037093-099	
5481850-855	6012388-392	4411710-711	5245036-037
5569718-719	6014757-758	4666390-392	5305705-709
5574997	6016775	4940800	5352560-569
5616057-064	6016777-782	4940802-819	5442420-429
5617887-892	6024240-242	5058649	7470483-485
5620136	6030228	5197095-097	7669837-842
5620138		5205488-489	9128681-682

Chicago, Oct. 7, 1919.

## Stolen U. S. Money Orders:

Kremlin, Okla.—Nos. 34801 to 36000, incl. Branchton, Pa.—Nos. 14201 to 15000, incl. U. S. S. Frederick—Nos. 2053 to 2200, incl. Chicago, Sta. 168—Nos. 29768 to 29800, incl. Newtonia, Mo.—Nos. 27601 to 28000, incl. Acidalia, N. Y.—Nos. 5380 to 5400 incl. Hollsopple, Pa.—Nos. 37401 to 38000, incl. Stonewall, Okla.—Nos. 46561 to 46563, incl. Kingsbury, Tex.—Nos. 47001 to 48000, incl.

## Canadian Express Money Orders:

V-844702-719 V-991588-599

## Wells Fargo Money Orders:

AH-137740-759 AH-520333-339  
AH-185330-339

## Wells Fargo Travelers' Checks:

2656001	1866558-559
2656007-009	5595278

American Express Co.'s Money Orders:

19-7006436-439	20-1717328-339
19-8619600-659	A-3718480-499
19-9526516-559	19-9955040-059

## American Express Co.'s Travelers' Checks:

1349777-789	3232946-949
1361350-359	3323257-259
1913985-988	3356246-247
1957158-164	3359671-690
2478437-439	3380554-563
3027950-954	3448992-999
2837210-219	3943998-999
3095327	4018891
3111478-482	45128255-264
3203651-654	4517320
3212708-709	
4549940	7294328-329
4621942-946	7310853
4849962	7367794-799
5001819	7383895
5001870-871	7405668
5028369	7412667
5131489-491	
5151334-339	
5191830-839	
5238462-475	
7215961	
7294309	
2566900-901	
2694040-045	
3357500-505	
2843546-547	
2890740-744	
3271503	
3415692-701	
3701820-834	
4647441-449	
4749720-721	
4820247-253	
4848906-909	
5037093-099	
4411710-711	
4666390-392	
4940800	
4940802-819	
5058649	
5197095-097	
5205488-489	

5240871

## WARNING NOTICES

Stolen Money Orders—Liberty Bonds—Counterfeit Money—Etc.

### AMERICAN EXPRESS CO.'S MONEY ORDERS

19-729675-679, 19-8917013-019, 19-9627579,  
19-9727321-339, 19-9818216-219, 19-9826535-539,  
20-1882940-959.

### American Express Co.'s Money Orders:

20-31000-019	A-2902212-219
19-6634469-479	A-3704905-915
19-9878906-919	A-3961050-059

### American Express Co.'s Travelers' Checks:

2236585-589	3352415-418
2634721-722	3374777-784
2764260-289	3461902
3034939	3461904-919
3034950-959	4365759-762

### NEW COUNTERFEIT (No. 13)

\$10.00 on the Federal Reserve Bank of Chicago, Ill., check letter "A"; face plate No. 114; series of 1914; McAdoo, Sec. Treasury; John Burke, Treasurer; portrait of Jackson.

Attempts have been made to color the seal and numbers but they appear black instead of blue, also lines in hair and face are missing.

### NEW COUNTERFEIT (No. 14) \$20 Federal Reserve Note

On the Federal Reserve Bank of New York; check letter "G"; face plate number either 100 or 09; Carter Glass, Sec. of Treas.; John Burke, Treasurer of U. S.; portrait of Cleveland.

This is printed on two pieces of paper, between which silk threads are distributed. Also border of face of note is black instead of blue; number at hand is B19588071A.

### NEW COUNTERFEIT (No. 15) \$1 Silver Certificate

Series of 1899; check letter "B"; plate number indistinct; Houston B. Teehee, Register of the Treasury; John Burke, Treasurer of the United States.

Printed on single piece of paper bearing red and blue ink lines to imitate silk fibre; the number of note at hand is B93506725A.

Some sticky-fingered guy, whose idea of work is that it was invented solely for honest people, pulled a sleight-of-hand stunt at Kansas City Postoffice substation No. 3 about Wednesday, August 27, and got away with some 600 perfectly good postal money order blanks, numbered 47001 to 47600 inclusive. He took along the date stamp and all, so it will be easy to make out any number of money orders with all the earmarks of the genuine. Be on your guard and if you find one of these Kansas City money orders staring you in the face, begging to be traded for merchandise or long green, keep the bearer interested in some harmless pastime until you can get word to the police station. Don't let such fellows get away—it's like passing a tin dollar on your neighbor. Help nab them and rid the public of dangerous characters.—Chanute (Kan.) Bulletin.

### SWINDLER HAS NEW WRINKLE Springfield, Mass., Stores Victimized by Clever Stranger.

Two business houses were victimized yesterday afternoon by the latest and most daring swindling scheme which has come to the attention of the police in recent years, the cashier for each firm calmly handing over \$62.50 for a bundle, which, when opened, contained only six cheap electric light shades. The swindle was reported to the detective bureau, which is working on the case, but up to a late hour last night no arrests had been made.

The first report reached headquarters from H. J. Johnson, proprietor of Johnson's Bookstore, who said that a man walked into the cashier at 1:45 yesterday afternoon carrying a bundle, which he said contained electrical fixtures ordered by Mr. Johnson, and that a bill of \$62.50 for the package must be paid or he could not leave it. The cashier, having no reason to doubt the man's word, paid the money and later when the bundle was opened, it revealed only the six cheap lampshades.

Shortly afterward a similar report was received from the manager of the New York Waist Store at 358 Main street, where the man went through the same form, receiving \$62.50 for the same number of electric light shades. From the descriptions furnished the police the same man did both jobs.

### A COLLECTION STICKER USED WITH GOOD RESULTS BY MEMPHIS, TENN.

#### ATTENTION, PLEASE

Permit us to respectfully draw your attention to the attached statement, showing an unpaid balance from the previous month.

In accordance with notices which were given wide publication, Retail Merchants now require all accounts settled in full between the first and tenth of each month, unless otherwise arranged at time of purchase.

Terms were offered, however, to those who owed more on November 1st than they could conveniently pay during November, and request was made that arrangements on such accounts be made during the month of November.

You are among the comparatively few who did not take advantage of this offer, and we ask that you kindly call by December 10th and arrange adjustment of your account.

A copy of this notice is attached to all statements dated December 1st, showing a past due balance, sent out by every member of our Association, regardless of whom the debtor may be.

Your co-operation in this movement, the necessity for which has been explained at length, is earnestly requested.

RETAIL CREDIT MEN'S  
ASSOCIATION OF MEMPHIS.

## ADDRESSES WANTED

Adams, Ray E., formerly of Chatsworth, Iowa, also stationed at Camp Lewis, Wash., U. S. Army.  
 Agnew, Mrs. A. M., formerly Y. W. C. A., Baltimore, Md.  
 Ahlman, Miss V. A., 18 Pearl St., Waltham, Mass.  
 Allen, Franklin W., 244 Madison Ave., New York.  
 Alexander, W. B., Jr., formerly 668 Maryland Ave., Pittsburgh, Pa.  
 Anderson, Burdis, formerly 627 Clyde St., Pittsburgh, Pa.  
 Anderson, C. J., formerly Bradwoods P. O., Pa.  
 Anthony, Mrs. Samuel A., formerly 6374 Forward Ave., Pittsburgh, Pa.  
 Anderson, R., Southwestern Telephone Co., San Antonio, Texas.  
 Armstrong, Miss Louise, R. F. D. No. 5, Knoxville, Tenn.  
 Arand, P. Porter, So. Pac. Ry. Freight Office, San Antonio, Texas.  
 Arnhem, B. H., formerly 409 Commonwealth Bldg., Pittsburgh, Pa.  
 Atherton, Mrs. Minnie, formerly 311 McKee Place, Pittsburgh, Pa.  
 Backstrom, Mrs. C. A., formerly 25 Grandview Ave., Crafton.  
 Bane, Mr. H. J., formerly Center Ave., Pittsburgh, Pa.  
 Banks, Mr. K. E., formerly 5433 Kincaid St., Pittsburgh, Pa.  
 Barksdale, Mrs. Ashton, formerly Brackenridge, Pa.  
 Barnes, Mrs. Gilbert H., formerly Carnegie Tech. Schools, Pittsburgh.  
 Barron, E. T., formerly 951 Liberty Ave., Pittsburgh.  
 Bartley, Wm. W., Jr., formerly Swissvale, Pa.  
 Baumbach, Miss Marion F., formerly Indiana Normal School, Indiana, Pa.  
 Bedillion, Mrs. W. R., formerly 401 S. Dithridge St., Pittsburgh, Pa.  
 Bell, Mrs. Louis A., formerly St. Louis and Kansas City, Mo.  
 Bender, Andrew, formerly Aetna Chemical Co., Crafton, Pa.  
 Benedict, Norman, formerly 335 S. Highland Ave., Pittsburgh, Pa.  
 Benton, Charles C., formerly Millvale, Pa.  
 Bergman, Mrs. Carrie H., formerly Kittanning, Pa.  
 Bevan, Mrs. Anna May, formerly Jacksonville, Fla.  
 Berger, Mrs. M. R. (widow of W. A.), formerly 6100 Howe St., Pittsburgh and Denver, Colo.  
 Baker, Mrs. C. M., 401 S. E. St., Tacoma, Wash.; left town; last heard of Yakima, Wash.  
 Baker, Miss Olive, 907 S. G St., Tacoma, Wash.; skipped; cannot locate.  
 Bampfield, Robert; was Lieutenant in A. E. F.  
 Bartholomew, Guy, formerly Minneapolis, Superior and Duluth.  
 Beardsey, George M., Antioch and Omaha, Neb.  
 Bennett, Geo. J., 5208 Winthrop Ave., Chicago, Ill.  
 Bennett, Ralph C., Gladstone Hotel, Chicago, Ill.  
 Berberick, Sam, Bartlesville, Okla.  
 Berger, C. C., Bartlesville, Okla.  
 Berry, Preston A., formerly Tacoma, Wash.; later St. Francis Hotel, San Francisco, Cal.; was connected with Premier Motor Co.  
 Bibb, L., Southwest Insane Asylum, San Antonio, Texas; moved to Houston, Texas.  
 Bird, Miss Clara, formerly 7004 Monticello St., Pittsburgh, Pa.  
 Bishop, Mrs. Dr. F. F., formerly 2171 Center Ave., Pittsburgh, Pa.  
 Blanc, Mrs. Harry R., formerly 422 Chestnut St., Carnegie, Pa.  
 Boggs, J. LeRoy, formerly Diamond Bank Bldg., Pittsburgh, Pa.  
 Boone, J. S., formerly Crafton, Pa.  
 Booth, James, formerly New York City.  
 Bonchard, Mrs. P. R., formerly 1228 Columbia Ave., Pittsburgh, Pa.  
 Boyd, Mrs. Hugh T., formerly Aetna Chemical Co., Carnegie, Pa.  
 Brand, Mr. G. W., formerly Buffalo, N. Y.  
 Bishop, L. S., San Antonio, Texas; moved to Houston, Texas.  
 Bixler, Hazel C., Bartlesville, Okla.  
 Boren, Mr. C. E., Springfield, Mo.; also Fort Wayne, Ind.  
 Botger, C. L., Bartlesville, Okla.  
 Bravo, R. S., electrician, San Antonio, Texas; moved to Laredo, Texas.  
 Brazer, Capt. G. M., located at Camp Lewis for a time; home address 312 W. 7th, Los Angeles, Cal.  
 Brewer, J. J., Ford Motor Co., San Antonio, Texas.  
 Bucher, Mrs. A. E., last address Peoria, Ill.  
 Bullis, Mrs. M., 911½ S. 11th St., Tacoma, Wash.; skipped.  
 Bullis, Mrs. R. H., Dash Point, Wash.  
 Buntrock, Emil, 1606 Wright St., Milwaukee, Wis.  
 Burr, Miss Nellie, care Bry's Store, Memphis, Tenn.  
 Busby, E. L., Bartlesville, Okla.  
 Byrne, Mrs. Barney, last heard of at 3519 Wallingford Ave., Seattle, Wash.; skipped.  
 Byron, Mrs. Robert, 1403 6th St., Alameda, Cal.  
 Campbell, A. J., 1456 Edgewater St., Chicago, Ill.  
 Capen, T. C., La Salle, Ill.  
 Chambers, G. W., 317 Sixth St., Shreveport, La.  
 Cline, H. F., Bartlesville, Okla.  
 Clocooss, Henry, 1209 Winnemac Ave., Chicago, Ill.  
 Clokey, Mrs. J., formerly Miss E. Smith, 487 Summer Ave., Newark, N. J.; also 35 Lincoln Park, Newark, N. J.  
 Conover, H. J., 115 S. Springfield Ave., Chicago, Ill.; last known address Nitro, Va.  
 Cope, Lieut. Walter A., Sta. 2, East Liverpool, Ohio.  
 Crawford, E. W. and Vina, 3036 N. Halstead St., Chicago, Ill.  
 Crosby, G. Y., Bartlesville, Okla.  
 Crossman, Mrs. J. Booth or Mrs. Ignatius Booth, formerly Hotel Touraine, Boston, 4 W. 31st, New York.  
 Curtis, Mrs. Sarah L., widow of Arthur H., 4 Park St., Brooklyn, Mass.  
 Davidson, J. B., formerly with E. C. Plume Co., 417 S. Dearborn St., Chicago, Ill.; last known address care Bernhard-Stern & Sons, 311 Court St., Milwaukee, Wis.  
 Davis, Mr. G. L., 5885 Garfield Ave., St. Louis; now supposed to be in Memphis, Tenn.  
 Davis, Quake, 4631 N. Racine Ave., Chicago, Ill.  
 Deis or Dies, G. H., Commonwealth Bank, San Antonio, Texas.  
 Deister, F. F., Ft. Dodge, Iowa.  
 DeLong, Geo. I., army man; gave permanent address as Glen Falls, N. Y.  
 Dodge, Mrs. Irving P., 17 Warwick Rd., Brookline, Mass.  
 Dolk, Walter, Milwaukee, Wis.; supposed to have moved to California and assumed the name of John Perine; his right name is John Peliconi.  
 Dunton, R. Herbert, was in army; skipped.  
 Durant, T. W., last heard of in Minneapolis, Minn.; formerly Boston, Mass.  
 Edwards, Jas. W., permanent address given as Lynchburg, Va.  
 Ellard, Miss Maidie, Ivy St., Boston, Mass.  
 Emigh, Mr. Guy C., 3140 O St., Lincoln, Neb.  
 Evans, Mr. E. J., and wife, Ceile J., San Antonio, Texas; laundry business.  
 Evans, Thos. N., 1444 E. 54th St., Chicago, Ill.  
 Evert, Mrs. Iva D., 216 Willow Ave., Tacoma Park, Washington, D. C.  
 Farrell, Earl, locomotive fireman, Minneapolis, Minn., and Manning, Iowa.  
 Ferguson, G. C., 2608a Goodfellow Ave., St. Louis, Mo.  
 Fielder, Lloyd L., formerly Springfield, Mo.; also 6220 Julian Ave., St. Louis, Mo.; now supposed to be somewhere in Indiana.  
 Fish, Arthur, 152 Washington St., Salem, Mass.  
 Fisher, Rudolph, 1303 S. Troy St., Chicago, Ill.  
 Fitzgerald, W. E., 7031 S. Carpenter St., Chicago, Ill.  
 Frank, E. W., 722 E. Commerce St., San Antonio, Tex.  
 Friedman, Maurice, 635 Riverside St. and Williams St., New York, N. Y.  
 Galloway, A. J., was in army, stationed at Corpus Christi, Texas.  
 Gaver, E. Ditchon, 3652 Pine Grove St., Chicago, Ill.  
 Gleason, Miss Lillian, 3097 Decatur Ave., New York.  
 Graham, Clarence W., formerly Lieut. in U. S. A., stationed at Camp Fremont, Cal.  
 Graham, Mr. Harry Cody, ex-Lieut. U. S. A., 21st Inf. Camp Kearny, Cal.  
 Graham, J. A., Ft. Dodge, Iowa.  
 Granger, John L., in army; former address 107 1st Ave. N., Seattle, Wash.  
 Graslaub, E. J., traveling salesman; formerly Todd Protectograph Co., Birmingham, Ala.  
 Grimes, Wm. B., Lieutenant in army; home address was 281 Grant, Buffalo, N. Y.  
 Grinstead, A. R., Lieutenant in army; home address was Rivastiva, Cal.  
 Haas, Albert H., lieutenant in army, former address Tanana, Alaska.

Hall, Bud, 4412 Calumet Ave., Chicago, Ill.

Hall, Mrs. S. A., Bartlesville, Okla.

Halyburton, F. B., army lieutenant; home address was 1346 Hope St., Los Angeles, Cal.

Hannon, M. E., Lieut., 913 Myrtle St., Oakland, Cal.

Harrington, Mrs. Georgia, 30 Henry St., Detroit, Mich.

Harris, A. L., Mooringsport, La.; 1223 Sabine Pass, Beaumont, Texas; also Corpus Christi, Texas.

Hawes, J. J., 66 Broadway, New York, N. Y.

Hayden, S. L., 3629 W. 60th Pl., Chicago, Ill.

Herst, A. F., Bartlesville, Okla.

Hubbell, F. C., cotton broker; last heard of in New York City.

Humphrey, Ernie, 3414 S. Park Ave., Chicago, Ill.; last known care Ediphone Co., Tulsa, Okla.

Jenkins, Elmer E., formerly with Rand, McNally & Co., Chicago, Ill.; residence Plymouth Hotel; last address 534 Granite Bldg., Rochester, N. Y.

Jernigan, Miss Laura, 819 Crockett St., Shreveport, La.

Johnson, Pauline, divorced with H. K. Johnson, San Antonio, Texas; also El Paso, Texas.

Johnson, Tom, brakeman So. Pac. Ry. Co., San Antonio, Texas.

Jorren, Mrs. J. G., De S. Hotel, St. Regis and Havana, Cuba.

Josey, Alfred, 1815 E. Houston St., San Antonio, Texas; moved.

Kemler, M., Sioux Falls, S. D.

Knapp, Mr. E. A., Springfield, Mo.; also Osawatomie, Kan.; 414 Delmar Ave., St. Louis, Mo.; Frisco R. R. Co. fireman.

Kohler, O. H., Lieut., Camp Travis, Fire Dept., 335 Westfall Ave., San Antonio, Texas.

Le Maire, H., was civilian clerk, Fort Sam Houston, Texas.

Lesty, Miss Hazel, formerly of Milwaukee, Wis.; now employed as stenographer in Chicago.

Lighty, Elmer, Bartlesville, Okla.

Lister, H. F., Sgt., San Antonio, Texas.

Lord, Robert, 5441 Kenwood Ave., Chicago, Ill.

Lucy, Dr. W. E., Room 224 Crockett Hotel, San Antonio, Texas.

Ludgate, Frederick, 27 Crowell St., Dorchester, Mass., and 1423 Commonwealth Ave., Allston, Mass.

McCannon, P. J., moved from New York to Detroit, Mich.

McCarthy, F. J., 3141 Colorado Ave., Chicago, Ill.

McCrae, Allan L., 4362 Lake Park Ave., Chicago, Ill.

McEvoy, W. J., 820 Ave. D, San Antonio, Texas; moved to Philadelphia, Pa.

McKenzie, Lieut. W. L., discharged Dumas, Texas.

McLin, George H., Williams Stores, Brooklyn, N. Y.; last address 310 W. 92nd St., New York, N. Y.

McMillan, J. M., 4119 Durango St., San Antonio, Tex.

Madson, M., Lieut., discharged from 14th Cavalry, San Antonio, Texas.

Magill, R. R., D'Arles Hotel, St. Louis, Mo.

Magruder, L. Finland, Albermarle, N. C.

Mahoney, Mr. J. E., 1208 K St., N. W., Washington, D. C.; also Atlanta, Ga.

Marks, Mr. A., New Orleans, La.

Marquis, Mr. and Mrs. J. J., formerly 17 Alexander St., Sausalito, a nearby town of San Francisco, Cal. It is believed they have gone east.

Mash, Ova, last heard of at P. O. Box No. 26, Poloka, Ind.

Mercer, T. H., 510 Brady Bldg., San Antonio, Texas.

Miller, Mrs. Laura, Tacoma, Wash.; skipped; last heard of in Los Angeles, Cal.; nurse.

Minor, J. H., 403 W. Myrtle St., San Antonio, Texas.

Mitchell, Mrs. Mabel, DuPont, Wash.; also 616 Seneca, Seattle, Wash.; skipped; husband in Canadian Army N. G.

Mix, Erskine E., army officer, located at Camp Lewis, Wash.; chemist; formerly Seattle, Wash.

Moberly, E. E., Jr., Ramos, La.

Mooney, L. E., 532 Wyoming St., San Antonio, Texas.

Moss, R., captain in army, formerly of Salt Lake City; last heard of in Los Angeles, Cal.; railroad man.

Morony, Phil, Capt., discharged, San Antonio, Texas.

Mulich, Mrs. D. C., 20 W. Franklin St., Richmond, Va.

Murphy, Mrs. I. G., last heard of in Idaho; St. Marys and Harnson.

Musen, J., 172 W. Adams St., Chicago, Ill., care Jos. Altenberger Co.

Naylor, Robt. F., 2360 Van Ness Ave., San Francisco, Cal.; gone east.

Neal, Miss G., Ave. C Hotel, San Antonio, Texas.

Neilson, J. L., dismissed from Ground Officers' Training School, Kelly Field; is a Washington prominent club member.

O'Hara, A. R., 312 S. Central Park Ave., Chicago, Ill.

Oliver, Miss E., Austin, Texas.

O'Neill, Jack, 94 Sheridan Rd., Chicago, Ill.

Orr, Clarence Herbert, army man; believed this man is in vicinity of Bakersfield, Cal.

Pack, L. O., formerly salesman for the Bowser Tank Company, Atlanta, Ga.

Palmerston, Harry F., army officer, home address was 843 7th St., St. Monica, Cal.

Panos, Pete and William, 222 N. 16th St., Lincoln, Neb.

Pape, Glen E., army officer, San Antonio, Texas, last address Berkley, Cal.

Patterson, G. F., army officer, deserter, home address 3448 W. Michigan Ave., Indianapolis, Ind.

Perdue, Mrs. E. J., 2228 Giddings St., Chicago, Ill.

Persch, Alb., care S. P. Railroad Co., Queens Court, San Antonio, Texas.

Peterson, Chas., Waterloo, Iowa.

Petix, Joe, or Joe Brown, Buffalo, N. Y.

Piatti, E. J., Box No. 234, Fresno, Cal.

Pickens, J. L., Denver, Colo.

Porter, Blanche E., gave address as 494 Ankery St., Portland, Ore.; skipped; last address 306 N. E., Tacoma, Wash.

Pratt, L. H. Vernon, 50 Congress St., Boston, Mass., and Box 484 City Hall, Station, New York.

Rader, or Roder, Mrs. Kate, 323 Burleson St., San Antonio, Texas.

Ridgely, Mrs. Edward, Jacksonville, Ill.

Ringgold, S. E., 1145 Morse St., Chicago, Ill.

Rison, Mrs. H. D., 1502 Magnolia Ave., Knoxville, Tenn.

Robert, Mrs. William, 904 Monson St., Peoria, Ill.

Robinson, R. S., Lakota, N. Dak.

Sadler, W. O., 1109 Main St., San Antonio, Texas, moved.

Scanlon, Mrs. J. H., Engineer, formerly of Elks' Club, San Francisco, Cal.

Segal, Chas., dismissed from Ground Officers' Training School, Kelly Field, lives in Chicago, Ill.

Smith, T. W., 4922 Hutchinson St., Chicago, Ill.

Smith, Wm., formerly 1310 S. G., Tacoma, Wash., skipped.

Smith, Miss Zela, formerly of Tacoma, Wash., then Washington, D. C., last heard of Box 249, San Francisco Cal.

Stark, Henry V., St. Louis, Mo.

Steed, F. L., 4750 Winthrop Ave., Chicago, Ill., also 4631 Kenmore Ave., last heard of 153 Church St., Mobile, Ala.

Steele, Alfred N., army officer, former address St. Paul, Minn., supposed to be employee of Swift & Co., skipped.

Stone, Mrs. Hazel M., last address 2112 Jefferson Ave., Tacoma, Wash.

Strone, Mrs. J., New York City, N. Y., or Miami, Fla.

Swanson, W. A., army officer, stationed at Camp Lewis, Tacoma, Wash.; deserter.

Thomas, Georgiana, 73 Mountford St., Boston, Mass., and previously Orange, N. J.; Chicago, Ill.

Thompson, Miss Beulah, Clearfield, Tenn.

Thorne, C. D., Bartlesville, Okla.

Thorne, Dart Moulton, 198 Commonwealth Ave., Boston, Mass.; 356 Commonwealth Ave., Boston, Mass.; New York City; Portland, Me.

Trost, Frank M., formerly Minneapolis, Denver and Waterloo, Iowa.

Tuthill, Mrs. Mary E., 4700 W. Fulton St., Chicago, Ill.

Vawter, T. C., formerly 5228 Ingelside Ave., last known address, care Dugan, German Bldg., Minneapolis, Minn.

Voas, Mrs. A. R., 1625 E. 86th St., Cleveland, Ohio.

Waggoner, F. W., former army captain, Tacoma, Wash.; skipped.

Wallie, W. A., former army man at Camp Lewis, Tacoma, Wash.; home address was Perkins Apts., Los Angeles, Cal.

Watt, Alan, formerly captain in army benzine board, last address 430 Broadway, Los Angeles, Cal.

Webster, Frank L., army officer at Camp Lewis, Tacoma, Wash.; home supposed to be at Cadillac, Mich.

Welker, Carson, army man, former home at Georgetown, Idaho; cannot locate.

Weurzinger, Theo. M., 902 Lake Side Pl., Chicago, Ill.

White, Mr. O. J., Pittsburgh, Pa.

Wilder, Mrs. Clem. S., atty., Mansfield, Ark.

Williams, Chas. F., army officer, Camp Lewis, Tacoma, Wash.; home address was 283 Clinton Park, San Francisco, Cal.

Williams, Mrs. H. S., 100 Haven Ave., New York.

Williams, Warren, 1503 Atkinson Ave., Milwaukee, Wis.; supposed to have moved to Duluth.

Woodbury, H. G., 1526 Commonwealth Ave., Allston, Mass.

Wright, R. L., care Allen Mfg. Co., Shreveport, La.



If you think the information in this book is worth Five Dollars per year, tell your retail friends—or better still—get them to join our Association.

*Every new member means increased service and we expect ten thousand this year.*

You don't need an application—your letter head will do.

**RETAIL CREDIT MEN'S NATIONAL ASSOCIATION**  
EXECUTIVE OFFICES  
EQUITABLE BUILDING SAINT LOUIS

## TEN THOUSAND NEW MEMBERS THIS YEAR

### HELP WANTED.

In this column we publish without charge notices from any member desiring to secure help.

**HUTZLER BROS. CO., BALTIMORE, MD.**, RETAIL dry goods store, requires an experienced credit manager.

**CREDIT MANAGER FOR LARGE DEPARTMENT store in Illinois.** Must be man capable of handling a big job and large amount of work.

**OFFICE MANAGER FOR DEPARTMENT STORE, central city;** someone familiar with systems and bookkeeping.

**AUDITOR AND OFFICE MANAGER.** ONE OF THE largest stores in Iowa desires man capable of taking charge of office end of Credit Department.

**STORE ASSISTANT — OPENING FOR AMBITIOUS man between 23 and 30 years of age,** who is anxious to develop and improve himself by close application in study and work to all details of a retail store; some mercantile experience will be beneficial, but not absolutely essential; we will consider only a young man who has a clean moral record and who is not afraid of hard work; state age, experience, concerns worked for and salary in each position. Address Box 336, Hot Springs, Ark.

### POSITIONS WANTED.

In this column we publish without charge notices of members desiring to make change or secure positions.

**CREDIT MAN, SEVEN YEARS IN RETAIL WORK and three in wholesale,** desires new connections. J. K. L., Care Credit World.

**CREDIT AND COLLECTION MAN—EXPERIENCED in automobile line, but can handle anything in credit line; salary \$4,000.00.** R. B., Care Credit World.

**WANTED, CONNECTION—CREDIT REPORTER, INDIVIDUAL 6½ years, collections one year, sales correspondent one year, Marine Corps, A. E. F., one year. Good health; age 26; single; references.** E. M. B., Care Credit World.

### COLLECTIONS

The National office have many inquiries regarding reliable collection attorneys and agencies. In the next issue of the Credit World we will publish a list of all members who desire to solicit the collection of accounts. If you want your name on the list, notify D. J. Woodlock, Executive Secretary, Equitable Bldg., St. Louis, Mo.

## Why Your City Should Have a Local Association of Retail Credit Men

It has been requested that we point out several of the chief reasons for a local association of Retail Credit Men, the benefits from such an organization, etc.

The following, by the president of a large department store in one of the southern cities covers the matter very nicely: "It might be said that **co-operation is the main spring of success**, and there is no branch of the retail business in which co-operation has a greater scope for action than in the one pertaining to credits.

While it is not the purpose of my article to discuss credits from a technical standpoint, I will be permitted to state as a premise that the evils complained of in the transaction of credit business are not the result generally of dishonesty or any other intentional wrong, but that as a rule they result from extravagance, neglect, misfortune, ignorance or indifference.

This being true, it seems equally clear to me that the underlying causes of these evils can be minimized, if not entirely eliminated, through the processes of education; and this education can only be successfully and courteously accomplished through the close co-operation of those who are handling credits.

If each individual concern attempts to act independently in such matters, little can be accomplished, because of the various influences that always stimulate one merchant to take legitimate advantage over his fellow merchants. If, on the other hand, all merchants engaged in similar lines of business should combine themselves under reasonable rules of credit regulation, and should adhere with reasonable strictness to those rules, the results would unquestionably prove beneficial without disadvantage to anyone.

It is because of the great results thus obtainable through close co-operation that the Retail Credit Men's Association appeals to me as a most worthy and valuable organization.

The friendly exchange of information, the confidential analysis of risks, the adherence to rules of reasonable credit and reasonable timely payments and the correction of abuses sometimes indulged in by charge customers as a result of long tolerance, are but a few common examples of what can be done by such an organization, and with but one result, namely, the practical elimination of the dis-

honest or unscrupulous account and the placing of the balance upon a sound business basis productive of both pleasure and profit."

### Reasons for a Local Association.

1. The meetings afford opportunity for the credit men to get acquainted, thereby assuring close co-operation, which results in better credit conditions.

2. Co-operation of the credit men eliminates competition in credits, which is very essential.

3. The exchange of ideas makes the credit man more efficient and the discussion of unsatisfactory accounts results in better collections and smaller losses.

4. Through affiliation with the National Association the credit men throughout the country are aware of what is being done in a National way. Many of the ideas thus gained, together with concerted action along legislative and collection lines, pertaining to credits, results in much benefit to all grantors of credit.

5. The National Association publication, "The Credit World," containing articles on credits and collections, pages devoted to forms and form letters—publicity of an educational nature, skips, frauds, bad check passers, etc.—makes the credit man more capable of properly solving the many credit problems confronting him.

### Suggestions for Association Activities.

1. Meetings should be held weekly or semi-monthly, a general discussion of unsatisfactory accounts being desirable and resulting in much being accomplished to better credit conditions.

2. Educational meetings should be held frequently, there being demonstrations of opening and closing accounts, taking up with the customer the question of over-buying or carrying balances; and letter writing, especially along collection lines.

3. Occasionally addresses should be made by the credit men; meetings being set aside for this purpose, in addition to which there should be an occasional address of interest to the credit men by some prominent business man or lawyer.

4. Collection letters, which are used successfully by many local associations, should be adopted by affiliated associations.

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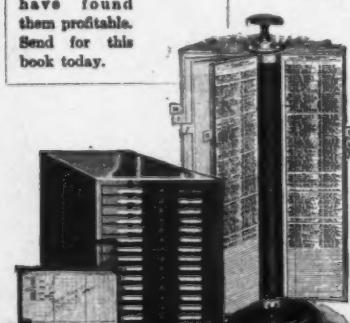
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